

# APPENDICES

Included here are sample resources to help you design and run your AFI Project. Please note that these are samples and that many additional resources are available for your consideration in tailoring your program. They are listed in the appendices.

Please see the Assets for Independence Website at <http://www.acf.hhs.gov/assetbuilding> for additional resources, which will be added on an ongoing basis.

February 2005 – Second Edition

**AFI Project Builder Appendices**

# APPENDICES

Appendix A.	Select IDA Resources.....	1
Appendix B.	Income Guidelines for Earned Income Tax Credit and Federal Poverty Levels .....	5
Appendix C.	Gathering Data on Your Target Population .....	6
Appendix D.	Designing Project Reserve Account and Participant IDAs ..	7
Appendix E.	Sample Savings Plan Agreements .....	8
Appendix F.	Marketing, Recruiting, and Retaining IDA Participants .....	14
Appendix G.	IDA Asset Cost Worksheets .....	15
Appendix H.	Sample Job Description.....	16
Appendix I.	Why Financial Institutions Want to Partner .....	17
Appendix J.	Financial Institution Partner Agreement.....	18
Appendix K.	Nonfederal Share Commitment Letter .....	21
Appendix L.	Sample Budget .....	22
Appendix M.	AFI Program Announcement – February 9, 2005.....	23
Appendix N.	Required Application Forms .....	35

# **Appendix A. Select IDA Resources**

## **GENERAL IDA AND ASSET BUILDING**

### **AssetBuilding.org**

<http://www.assetbuilding.org/>

A project of the New America Foundation, this Web site includes the most comprehensive source of information on asset-building initiatives, policy developments, research projects, and data sources offered to date. IDAs are included among the topics here.

### **The Asset Development Institute (ADI) at The Center on Hunger and Poverty, Brandeis University**

<http://www.centeronhunger.org/ADI/adiintro.html>

This Web site links to publications, tools, and information about asset building and IDAs provided by ADI.

### **Center for Social Development Washington University, St. Louis**

<http://gwbweb.wustl.edu/csd/>

All evaluation reports developed by the Center for Social Development for the American Dream Demonstration (the first national study of the effectiveness of IDAs) are available for downloading from this Web site. These reports, as well as the other links to further research and other publications, provide great insights into the challenges and opportunities of IDAs.

### **Corporation for Enterprise Development**

<http://cfed.org>

As the administrator of the IDAnetwork Web site, CFED provides many IDA resources. But there is additional information about IDAs and other asset-building ideas at CFED's organization Web site. CFED also publishes *Assets, A Quarterly Update for Innovators*, which provides quarterly updates on key news in IDAs as well as stories on programs and account holders, new policy development, and other key news. Free subscriptions are available at both the CFED and IDAnetwork Web sites.

### **Institute for Social and Economic Development**

<http://www.ised.org>

ISED offers diverse resources for IDA programs nationwide, including interesting articles and useful tools in developing IDAs.

## **BUILDING IDA NETWORKS (COLLABORATIVES)**

### **Amherst H. Wilder Foundation**

[http://www.wilder.org/pubs/collab\\_wmiw/index.html](http://www.wilder.org/pubs/collab_wmiw/index.html) or

<http://www.wilder.org/pubs/> (search for: *Collaboration: What Makes It Work*)

The Amherst H. Wilder Foundation is a nonprofit human services organization serving the greater St. Paul, Minnesota, area. It hosts a Web site full of resources for nonprofits across the country. The site includes several excellent handbooks on building collaborations.

*Collaboration: What Makes It Work: A Review of Literature on Factors Influencing Successful Collaboration* (1992) and *Collaboration Handbook: Creating, Sustaining and Enjoying the Journey* (1994) are just two examples.

### **The IDA Collaboratives Toolkit**

<http://www.idanetwork.org/>

The Assets for All Alliance, an AFI grantee, developed a case study with techniques for developing IDA networks based on its experience in San Francisco. With the support of a grant from the Ford Foundation, the Alliance developed a toolkit that is available for use by the entire IDA field and offered at the IDAnetwork Web site (listed above). For more information about Assets for All Alliance, see the Web site of the Center for Venture Philanthropy,

[http://www.pcf.org/venture\\_philanthropy/afaa.html](http://www.pcf.org/venture_philanthropy/afaa.html)

### **Michigan IDA Partnership**

<http://www.cmif.org/IDA/IDAHome.htm>

MIDAP, a statewide IDA network and an AFI grantee, has placed key information regarding the structure and operation of its initiative on the Web for use by the broader field. The site offers valuable information regarding program operations, partnership agreements, and overall program flow charts.

## **FEDERAL GOVERNMENT WEB SITES**

### **Assets for Independence**

<http://www.acf.hhs.gov/assetbuilding>

This is the Web site for the Federal AFI program, which administers Assets for Independence grants—the topic of this Project Builder document. Located here are resources for applicants and grantees along with resources for the IDA field.

### **Community Development Block Grant**

<http://www.hud.gov/offices/cpd/>

This Web site, sponsored by the U.S. Department of Housing and Urban Development, gives an overview of the CDBG program, one of the few Federal funding sources eligible to serve as the nonfederal match for AFI grants.

### **Community Services Block Grant**

<http://www.acf.hhs.gov/programs/ocs/csbg/>

This Web site provides information on the CSBG program sponsored by the U.S. Department of Health and Human Services' Administration for Children and Families. The site also gives a listing of local Community Action Agencies in your area.

### **Temporary Assistance for Needy Families**

<http://www.acf.hhs.gov/programs/ofa/>

This Web site supplies information on the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and the TANF program. In some circumstances, State TANF funding may be used to serve as match for AFI grants.

## **DEVELOPING PROGRAM OUTCOMES**

### **United Way of America**

<http://national.unitedway.org/outcomes/>

The United Way of America has pioneered the development of tools and resources to support effective outcomes development for nonprofit programs and services. This Web site serves a network of United Way organizations using outcome measurement in their initiatives.

## **FINANCIAL EDUCATION AND ASSET GOALS**

### **Association for Enterprise Opportunity**

<http://www.microenterpriseworks.org>

A membership association of microenterprise development organizations, AEO offers training, resources, and links to microenterprise development activities across the country.

### **Beehive Money Homepage**

<http://www.beehive.org/money/>

Developed by the One Economy Corporation, the Beehive is a Web site that “connects low-income households to information and resources around the things that matter most to them: health, jobs, money, education, and family” (from the One Economy Web site, <http://www.one-economy.com/>). The Money Homepage includes a self-guided training on a host of financial management topics.

### **College Is Possible**

<http://www.collegeispossible.org/>

An initiative of the American Council on Education, this Web site provides resources and tools for planning for a college education for young people and adults alike.

### **Fannie Mae Foundation**

<http://www.fanniemae.com/>

Fannie Mae offers numerous resources to support affordable housing financing and availability in diverse communities, including the provision of free publications and resources on the home-purchase process.

### **Financial Education Clearinghouse at The National Endowment for Financial Education**

<http://www.nefe.org/amexeconfund/>

NEFE's Web site includes a clearinghouse of financial education curricula that have been evaluated by NEFE staff and experts for accuracy of information, suitability for target audience, and numerous key criteria. Many of the curricula and materials included in the clearinghouse can be downloaded free or purchased for a nominal price from the sponsoring organizations. NEFE offers other resources and support for financial education, making it a valuable reference for IDA programs.

### **National Community Reinvestment Coalition**

<http://www.ncrc.org/FinLit/Finlitindex.html>

NCRC offers training and free curriculum materials for organizations interested in offering financial education. NCRC's training guides are offered in both English and Spanish. Information on how to gain access to its curriculum is available on its Web site.

### **NeighborWorks Training Institute**

<http://www.nw.org>

Part of the Neighborhood Reinvestment Corporation, the NeighborWorks Training Institute offers training to nonprofit organizations in how to develop and deliver homeownership training and counseling programs. There are numerous resources listed on its Web site to assist in supporting homeownership in your community.

### **Pathways to Prosperity**

<http://idanetwork.org>

"Pathways to Prosperity" was developed especially for IDA programs seeking to integrate financial education into their programs. Developed out of a partnership between CFED and NEFE, the curriculum can be found at the IDAnetwork Web site. There is a \$50 fee to cover the cost of shipping a facilitator's manual and numerous participant handbooks.

## Appendix B. Income Guidelines for Earned Income Tax Credit and Federal Poverty Levels

The Earned Income Tax Credit eligibility and Federal Poverty Levels are both useful in determining whether a client is eligible to participate in the Assets for Independence Program.

### EITC Income Guidelines

Income and family size determine the amount of the Federal Earned Income Tax Credit an individual or family may receive. For tax year 2003, to qualify for the credit, a person's or family's investment income must be \$2,600 or less. In addition, both earned income and adjusted gross income for 2003 must be more than \$1 but no more than the amounts listed in each category in table B.1.

Table B.1. Income Caps for Earned Income Tax Credit - 2004		
Families With the Following Number of Qualifying Children	Family Head Filing Individually	Married Filing Jointly
0	\$11,490	\$12,490
1	\$30,338	\$31,338
More than 1	\$34,458	\$35,458

Please note that these income limits vary each year. For more information about the EITC, please see the Internal Revenue Service Web site at <http://www.irs.gov> and then search for "EITC."

### Federal Poverty Levels

For the Assets for Independence Program, Poverty Levels used for eligibility are the Poverty Thresholds set by the Office of Management and Budget. See the Federal Poverty Levels at: <http://www.aspe.hhs.gov/poverty/index.shtml>

## Appendix C. Gathering Data on Your Target Population

National data, such as U.S. Census Bureau statistics, can help AFI applicants document local population characteristics. Various other tools and strategies, described below, have been used by AFI Projects to provide additional insights into your target community.

- **Needs Assessments.** One grantee used an existing area-wide needs assessment with demographic information on who receives assistance, who has children, and divorce rates. For AFI, the data indicate, for example, the number of families that could qualify for IDAs under the guidelines.
- **Focus Groups.** Some agencies convene focus groups of providers or community members to find out about the target population and people's interest in IDAs. Several current AFI Projects said they had convened people already using their agency's services to learn about their ability to save, readiness to take time needed for training, comfort level with financial institutions, and interest in IDAs. One AFI Project convened five focus groups divided by common group characteristics (e.g., former welfare recipients, youth over 18), and followed traditional focus group methodology. The groups went through thirty questions on financial readiness topics: *Have you maxed out your credit cards? Ever read your credit report? Ever been denied credit?* "We found that the credit history of many clients was not *bad* credit, but rather *no* credit," said the IDA manager for this Project.
- **Key Informant Interviews.** Another form of qualitative information is often gathered from contacts with agencies serving low-income populations. These can be informal contacts but (for AFI application purposes) are best done more formally through standard interview protocols. One applicant looked inside its agency and did informal interviews with staff working on related programs.
- **Networking.** Several AFI grantees spent time talking to other groups in their area and from around the country to find out how they managed their AFI Projects. One grantee looked at lessons learned from the earlier privately funded ADD program (American Dream Demonstration)—a precursor to AFI in the late 1990s. "We did some significant listening and sharing on what works and doesn't work," said one AFI Project staff person.



## Appendix D. Designing Project Reserve Account and Participant IDAs

AFI has many requirements regarding the Project Reserve Account and the IDAs. Knowing these requirements and including them in any agreement with your financial institution partner(s) is the key to a successful AFI Project. Below are some important tips in designing and managing your AFI Project accounts.

- **Keep Accounts in Federally Insured Financial Institution(s).** Project agencies must maintain the Project Reserve Account at a Federally insured financial institution such as a bank or credit union. If no Federally-insured institution is available, accounts may be maintained in a State insured financial institution.
- **Don't Intermingle Funds.** The Project Reserve Account and the IDAs must be separate and distinct from other accounts held by your organization or by the program participants.
- **Draw Federal Funds When Nonfederal Funds Are Available and Deposited Into the Project Reserve Account.** Organizations that are managing AFI Projects may draw down their Federal grant funds as soon as the nonfederal contribution is available. It is best to have access to the nonfederal contribution as early as possible, and to draw the total of the Federal grant amount as soon as the nonfederal funds are deposited into the Project Reserve Account. Funds deposited into the Project Reserve Account—that is, all nonfederal contributions and the Federal grant amount—may earn interest income. The resulting interest income may be used to augment the total resources available for the program. Once an amount is allocated to a participant IDA, however, the interest income earned on that amount is also allocated to the IDA (see below).
- **Interest Income.** AFI does not require that Project administrators manage the Project Reserve Account to earn interest income. However, if the Project Reserve Account does earn interest income, and if a portion of the Account is allocated for participant IDAs, a prorated portion of the interest income must be allocated to the IDAs. For example, a Project Reserve Account earns 5 percent interest on the total amount of funds deposited. The first IDA is opened, and the participant has saved a total of \$300 in the first quarter. If the program has a 2 to 1 match rate—two dollars in match for each dollar the participant contributes—then the participant has earned \$600 in match, plus the prorated three months' interest on that \$600 (at a rate of 5 percent annually).

**TIP:** It is a great “added value” marketing tool to be able to offer interest on top of the match itself. First, many IDA program staff report that this offers a little more incentive and sense of efficacy for participants. Second, the interest earned on the fund in the Reserve Account is available to the grantee organization for other uses (e.g., administrative costs), as long as it is not already dedicated to IDAs.

## Appendix E. Sample Savings Plan Agreements

Before a new IDA is opened, the participant and the AFI Project must commit to a set of rules and responsibilities outlined in a savings plan agreement. The following are some elements you may want to include in saving plan agreements between AFI Projects and participants. But this is just a sample. Tailor this to your needs.

- A savings goal including a proposed schedule of savings deposits by the participant from earned income, which must be for a period of more than six months but less than five years.
- The proposed qualified expense (first home, education, microbusiness) for which the account is maintained.
- The length of time to achieve the participant's savings and asset acquisition goals.
- The rate at which participant savings will be matched (from one dollar to eight dollars for each dollar in savings deposited by the participant). (Note that the Federal grant funds portion of the match may not exceed \$2,000 per individual and \$4,000 per household during the five-year project period.)
- The schedule of match deposits and interest allocation to be followed by the AFI Project.
- Agreement by the AFI Project to provide financial education training and agreement by the participant to attend.
- Any additional training or education related to the qualified expense which the AFI Project agrees to provide and which the participant agrees to partake.
- Process for notification of participant in the event that the participant exceeds or fails to meet projected savings goals. Process will include schedules and contingency plans.
- Any agreement as to investments of assets maintained in the Reserve Account.
- An explanation of withdrawal procedures and limitations, including the consequences of unauthorized withdrawals.
- Provision for disposition of the funds in the IDA in the event of the participant's death.
- Provision for amendment of the agreement with the concurrence of both AFI Project and participant.

Below are two examples of Savings Plan Agreements that incorporate many or all of the suggested elements. Again, these are just samples.

# SAMPLE SAVINGS PLAN AGREEMENT 1

Between the IDA Program and \_\_\_\_\_  
Participant's name

The IDA Participant understands and agrees that:

1. The IDA Program is designed to assist the participant in achieving greater economic success through training, savings, and matching funds.
2. The participant shall open an IDA savings account at **NAME OF BANK**.
3. The participant is not subject to regular account fees throughout the term of the program. [NOTE: Banks may resist dropping fees. If so, think about how to get around them, like maintaining a minimum balance or making minimum deposits each month.]
4. The participant shall make a monthly deposit into the IDA account from his/her earned income with the minimum deposit allowed being \$20 and the maximum monthly deposit allowed being \$80. If no deposit is made one month, the participant must consult with **THE AFI PROJECT** to readjust her/his savings plan. If the participant is delinquent several times s/he may be terminated from the program.
5. **THE AFI PROJECT** will match, in its own account, the participant's savings at a rate of \$2 or \$3 in match money for every \$1 saved in the IDA, depending on the participant's income level.
6. The participant must be in this program for a minimum of one year and a maximum of three years, allowing for a maximum matched savings limit of \$800 at the 3:1 match rate and \$1,600 at the 2:1 match rate. Additional savings above the limit are encouraged, but not matched.
7. After the first year from the date of opening an IDA account as well as upon successful completion of the program, and after consultation with **THE AFI PROJECT**, a participant in good standing may withdraw his/her savings and use matching contributions for the following qualifying expenses:
  - a. Post-secondary or industry-related vocational education
  - b. Industry-related business capitalization

**THE AFI PROJECT** shall have full discretion to decide what constitutes Qualified Expenses and how the savings and matching contributions shall be disbursed in paying for the Qualified Expense.

8. The participant is required to complete **THE AFI PROJECT's** financial literacy course and any missed classes must be made up within 12 months. Failure to do so will be grounds for termination from the program.
9. Withdrawals for purposes other than paying for the Qualified Expenses are not allowed. However, in the event of an emergency, withdrawals may be permitted for certain situations. Such emergency withdrawals from the IDA savings account require the

approval of the IDA Project Manager and will be permitted no earlier than six months after the initial deposit by the participant and only for the following:

- a. Medical expenses
- b. Payments necessary to prevent eviction
- c. Necessary living expenses following loss of employment

No matching contributions will be made until the withdrawn amount has been fully repaid. If the withdrawal amount is not paid within 12 months, the participant will not be permitted to continue in the program.

10. The participant may designate a beneficiary to receive his/her IDA in the event of the participant's death prior to successful completion of the program. To the extent allowed by law, the designated beneficiary will be entitled to the deceased participant's savings. Moreover, if the beneficiary qualifies for participation in the IDA program at that time, then she/he will be eligible to complete the requirements of the IDA program and receive the deceased participant's matching contributions.
11. The participant shall be free at any time, after consultation with **THE AFI PROJECT**, to terminate participation in the program and will be able to withdraw his/her savings and any interest earned upon these savings.
12. If the participant's participation in the program is terminated, he or she will become ineligible to receive any matching contributions.
13. Upon termination, a participant's IDA will be transferred to a regular savings account at **NAME OF BANK** over which the participant has full responsibility and control. This savings account will be subject to all the normal fees and regulations.
14. During the course of the program, the participant is encouraged to address any credit problems he/she has that will affect his/her success in achieving the asset goal.
15. **THE AFI PROJECT** Program staff/outside consultants may be reviewing information regarding each participant for program evaluation purposes. *All information provided for this evaluation will be confidential and participants' names will never be used in any reports or summaries originating from this evaluation without prior written consent.*
16. The participant shall participate in evaluation activities, which may include completing surveys, participating in focus groups and one-on-one interview.
17. The participant shall notify **THE AFI PROJECT's** IDA Project Manager before making emergency withdrawals, missing a money management class or missing a monthly savings deposit.
18. **THE AFI PROJECT** IDA Program reserves the right to change IDA Program rules and policies during the term of this letter of agreement. Written notification of any changes will be provided to participants prior to its taking effect.
19. In the event of any inconsistencies between provisions herein and applicable Federal, State, or local law, this Agreement shall be construed to omit the provisions herein that are inconsistent with applicable law and to substitute in their place the relevant provisions of applicable law.

## 10 – AFI Project Builder Appendices

**THE AFI PROJECT** agrees:

1. To allocate \$2 or \$3 in matching funds, depending on the participant's income level, for every \$1 a participant saves up to \$800 (for a 3:1 match) or \$1,600 (for a 2:1 match).
2. To provide account holders with monthly statements of savings and accrued matching contributions.
3. To coordinate and provide a financial literacy program and additional support services for the participant in order to enhance the participant's savings efforts and to further progress toward asset goals.
4. To work with the participants so that program elements do not in themselves discourage participation in the program (for example, to offer alternative times for financial literacy training).
5. To work with participants to ensure that their savings timeline and plan are feasible and contain reasonable goals.
6. To work with participants at their request to address any barriers to completing all of the requirements for eligibility in the program, including assisting them to find other resources for emergencies in lieu of making a withdrawal from the IDA.
7. To assist participants in finding appropriate training to prepare them for their specific asset goals.
8. To make IDA funds and any interest earned thereon and matching funds available for the participant at the time of asset purchase. *Funds will be disbursed directly to the asset vendor (i.e. an educational institution or business supplier).*
9. To work with participants for up to one year after program completion, providing counseling and referrals to provide support for participants as they strive to maintain their goals for success.

I understand the terms and conditions set forth above for participating in the **AFI PROJECT** Individual Development Account Program.

\_\_\_\_\_  
IDA Participant

\_\_\_\_\_  
Date

\_\_\_\_\_  
IDA Project Manager

\_\_\_\_\_  
Date

### **Savings Plan**

Projected monthly savings: \_\_\_\_\_

Proposed qualified expense: \_\_\_\_\_

## SAMPLE SAVINGS PLAN AGREEMENT 2

1. My annual savings goal for the Individual Development Account program is \_\_\_\_\_ over the course of two years. I understand that a maximum of \$1,000 will be matched by **THE AFI PROJECT** annually at a rate of 2:1 (**THE AFI PROJECT** will contribute two dollars for every dollar that I save towards one of the designated assets).
2. My monthly savings goal will be \_\_\_\_\_. I understand that I am required to make monthly deposits from earned income, with a minimum monthly deposit of \$15, to **NAME OF BANK** in the form of \_\_\_\_\_ and that I am able to miss a maximum of three monthly deposits over the course of one year. I will be notified and warned of termination after three missed deposits. If I must miss one, I must contact the Program Coordinator immediately to discuss. [Note: Some programs lack the staff to do this level of personal follow-up with clients—the time to visit and counsel—so take this into consideration.]
3. My asset goal is the following: \_\_\_\_\_
4. In order to be a part of this program and to receive the savings match, I must attend the 9-session personal money management course. In the event that I miss a class, I must call the Program Coordinator immediately to discuss the situation, and must make arrangements to make up for the missed session. In addition, I agree to complete all session summary activities as required. Upon completion of the 9-session class, I have the option to participate in further training in starting a business, buying my first home or going back to school through either **THE AFI PROJECT** or a community partner.
5. I will not withdraw from this Savings Account under any circumstance without consulting the Program Coordinator. Unauthorized withdrawals may force me to be dropped from the program and I forfeit my rights to any match monies accrued. If at any time I am not able to meet my monthly savings goal, I will call **the Program Coordinator and discuss the situation immediately.**
6. I will review my savings and asset goals and my performance in meeting or exceeding these goals. If a revision is in order, I will make an appointment to revise this Agreement with the Program Coordinator.
7. In the event of my death, I understand that if I designate another account-eligible individual as the beneficiary, they will receive both my savings and earned match. If I designate someone who is not eligible for an account, the beneficiary will receive only my savings, and my earned match will be used to match other account holders. Accordingly, I designate the following beneficiary: \_\_\_\_\_

8. Withdrawing Money: With this special matched savings account, I can withdraw money after I have made monthly deposits over a six-month period. I must bring a copy of my recent pay stub to withdraw funds for one of the three purposes listed below:

- Starting or expanding a small business, with an approved business plan—equipment, inventory, and/or marketing material can be purchased.
- Purchasing my first home—upfront costs (i.e. earnest money, appraisal, and home inspection cost) should be done one month prior to closing. Include an estimated cost of any repairs and replacements at the time I request funds.
- Going back to school—tuition, entrance, registration, and lab fees can be paid with savings match. The purchase of necessary equipment including a computer is also allowable. All requests for payment must be current.

9. All checks will be made payable to a third party vendor. \_\_\_\_\_  
*Initials*

10. Withdrawals after the first initial draw can only be made quarterly. *With the exception of first-time home purchase.*

11. In special circumstances, I will be able to withdraw money (without matched dollars) for emergency purposes. I am allowed 12 months to replace that money to continue to be a part of the program. I must meet with the Program Coordinator and fill out and sign the Emergency Withdrawal Agreement.

12. In order to withdraw any money, I must obtain a signature from the IDA program coordinator before going to the bank. This ensures that my purchase is well thought out and that I am using it for one of the three assets listed above. All account withdrawals require dual signatures—one from the IDA program coordinator and one from me. \_\_\_\_\_  
*Initials*

I agree to the terms and conditions as stated above.

_____ Program Participant	_____ Date
_____ NAME OF AFI PROJECT Program Coordinator	_____ Date

## Appendix F. Marketing, Recruiting, and Retaining IDA Participants

Program staff sometimes struggle with explaining IDAs and AFI regulations to the public, including to potential applicants. When marketing an AFI Project, the general rule is to keep things simple and clear so that people will be attracted to the program and so that all potential participants will be clear about their roles and responsibilities.

Most projects find that they lose participants between initial recruitment (an orientation session or in a phone inquiry) and account opening. Attrition may happen because of a breakdown between marketing activities and reaching the intended audience. Public service announcements on local radio stations may be useless, for example, if the people they draw to orientation sessions are ineligible for the program. In order to anticipate recruitment challenges, make sure that the initial assessment of your organization's target population (i.e., your needs assessment) predicts that population's capacity and interest in a program like this as accurately as possible. The following are some helpful questions to assist you in planning marketing and recruitment strategies:

1. What will your target population likely wonder about the IDA concept when they first hear of it? (If you are unsure of this answer, talk to program staff at your organization or a partnering agency *or* speak to members of the target population directly in focus groups or even informal, ad hoc conversations.)
2. Is the flow of program operation and essential program policies established and clearly communicated so that program staff and participants know how to navigate the elements of the program?
3. Are written documents describing the flow and policies clear and simple? Try testing them with a variety of folks of different ages, reading levels.
4. After you have described the program to a potential participant, can he or she easily describe back to you the benefits of the IDA and what they need to do to apply?
5. Are program partners clear about their roles and responsibilities? Are they in good standing with the target population? Are they ready to launch this program with you?
6. Do you have an assessment of the market conditions for your asset purchases in your community? Do you have a plan for tapping other resources for additional support for participants as needed as they navigate the purchase process?
7. In order to limit attrition, are you confident that the financial education and asset training sessions will be available at various times and often enough to keep your Project participants on track with the savings and training time line? Are you concerned that workshop sessions may begin late in the program period, get overbooked, or be offered too few times to meet participant needs?
8. Have you developed contingency plans for delays in recruitment, attrition during the savings period, and participant delays in securing a successful asset purchase?



## **Appendix G. IDA Asset Cost Worksheets**

**See these Excel Worksheets on  
the Asset Building Web Site at:**

<http://www.acf.hhs.gov/assetbuilding/>

Look under:

1. “Apply for Funding” section
2. “Guide For Applicants”
3. “Appendices”
4. “G. IDA Asset Cost Due Diligence Worksheets”

Direct Website:

<http://www.acf.hhs.gov/assetbuilding/guideapxG.html>

## Appendix H. Sample Job Description

The following is just one example of a job description for the program coordinator function at an AFI Project. Staffing configurations and staff roles and responsibilities vary from project to project. For example, some positions will entail far less individualized support for clients because there will be too many clients-per-staff to do this level of work.

### **Position: IDA Program Coordinator**

Full-time position responsible for coordinating **THE AFI PROJECT**'s Individual Development Account (IDA) and Economic Literacy Education programs. Reports to Director.

### **Duties and Responsibilities**

1. Maintain and improve the daily operations of **THE AFI PROJECT**'s Economic Literacy initiative, including Individual Development Account (IDA) program. Meet or exceed required program goals and outcomes.
2. Coordinate and maintain all record keeping and financial tracking for the individual IDA account holders using AFI information system software. Process ongoing client statements on schedule. Maintain relationship with our bank partner(s).
3. Coordinate all **THE AFI PROJECT** info sessions, training classes, and follow-up session logistics, including: scheduling, guest speakers, facilities, materials, promotion, confirmations, tracking, evaluation, and follow-up. Facilitate/teach all sessions, training classes, and monthly Savings Club meetings.
4. Work one-on-one with current and future class participants and IDA account holders. Meet at least twice annually and talk quarterly. Assist participants in opening/maintaining agreements and accounts. Develop strategies to encourage participants to save regularly. Provide help with classroom homework/missed sessions.
5. Develop and implement regular outreach and program promotion, including: news releases, flyers, media coverage, telemarketing, correspondence, etc.
6. Complete all required funder reports accurately and on time. Provide president with program materials, status, and outcomes as requested.
7. Develop, improve, and upkeep a policy and procedure manual for the program.
8. Assist in overall mission of **THE AFI PROJECT** by working in a team environment to effectively complete other duties as assigned.

### **Qualifications**

Minimum of two to three years' experience in economic development, credit/financial education, or program coordination. High school degree required; bachelor's degree preferred. Must be detail-oriented and possess strong organizational, verbal, and written communication skills. The capacity to function in a fast-paced, growing organization is vital. The ideal person is flexible and positive and has a sense of humor. Demonstrated ability to communicate effectively and work collaboratively with diverse audiences is necessary.

## Appendix I. Why Financial Institutions Want to Partner

The Corporation for Enterprise Development, in *The Individual Development Account Program Design Handbook: A Step-by-Step Guide to Designing an IDA Program*, offers the following selling points to underscore when recruiting a financial institution partner:

1. **Publicity and Public Relations.** Banks and credit unions are in business with the public. A good reputation and strong name recognition are important assets. Participating in a well-publicized IDA program can generate both.
2. **Deposit of Matching Funds.** IDA matching funds are attractive deposits for financial institutions because they are generally large sums of money that involve little account activity (until program participants make qualified withdrawals) and are deposited for long periods.
3. **Develop New Customers.** IDA participants are a new source of customers for financial institutions. Although IDA accounts themselves may not generate profits for a financial institution, successful IDA participants are likely to conduct more profitable business in the future at the financial institution with which they've already established a relationship through their IDA involvement.
4. **Community Commitment.** Many financial institutions have a stated mission to serve and respond to the needs of their communities. IDAs are an ideal way for financial institutions to do this while operating within their own industry.
5. **Generate Other Business.** Participating in an IDA program can lead to other forms of new business for financial institutions, whether from friends or relatives of an IDA participant or the finance departments of a sponsoring organization or program partner.
6. **Community Reinvestment Act Credit.** Under the Community Reinvestment Act (CRA), banks are required by law to invest in their communities. IDA program involvement can count toward CRA credit. For more information on the Community Reinvestment Act and how it works, visit the Web site for the National Community Reinvestment Coalition at <http://www.ncrc.org>

## Appendix J. Financial Institution Partner Agreement

Below are suggested elements to include in agreements between AFI Projects and financial institution partners:

- Statement that the Project's Reserve Account will be established in the financial institution.
- Details about how the IDA accounts will be established in the financial institution through written governing instruments, including the requirements for deposits (by cash, check, money order, or electronic transfer) and withdrawals (signature of the account holder and of a responsible official of the project grantee required).
- Specific information on how, when, and where participant deposits will be made.
- Details on how and when matching contributions will be made (e.g. in a Reserve Account).
- The rate(s) of interest to be paid on amounts in the Reserve Account and on the amounts in Individual Development Accounts.
- The rate and frequency of interest payments on accounts, including matching contributions.
- Statement that the accounting procedures to be followed in account management will conform to the Guidelines established by the Secretary of Health and Human Services as set forth in 42 CFR Parts 74 and 100.
- Details on the data and reports that will be furnished to the AFI Project concerning the Reserve Account and IDA accounts.
- Discussion of the nonfederal share contribution or other financial commitment, if any, being made by the Financial Institution for deposit in the Reserve Account or elsewhere, and the schedule of deposits of such contribution(s).
- Details on other services to be provided by the Financial Institution(s) specific to this project, which might strengthen the project's application for AFI funding. These may include but are not limited to Financial Education Seminars, waiving of customary fees or favorable pricing on fees, out-stationing of services or financial institution personnel in community facilities, or assistance in the recruitment and maintenance of AFI Project participants in the pursuit of project goals.

Below is one example of a Financial Institution Partner Agreement that incorporates many of the suggested elements.

## SAMPLE FINANCIAL INSTITUTION PARTNER AGREEMENT

**Keep in mind that this is just a sample. The bank may be willing to all of these provisions, but some will not. Be ready to modify this to make it work. Don't let lack of cooperation from a bank become a barrier to your program design.**

**NAME OF BANK** is making a nonfederal cash match contribution as well as an in-kind contribution to the Federal IDA Program at **AFI PROJECT**. The details of this commitment are as follows:

1. **NAME OF BANK** will hold a Reserve Account, in the name of **AFI PROJECT**, which will hold the **AFI PROJECT'S** nonfederal cash and the Federal grant funds.
2. In accordance with the AFI Act, **NAME OF BANK** agrees to, as soon after the receipt as is practicable, deposit into the Reserve Account all funds provided to our bank from public or private sources in connection with the **AFI PROJECT** and any investment proceeds from the Reserve Account.
3. The Reserve Account will accrue interest on a monthly basis at a rate of 1.23% (subject to change due to periodic rate adjustments made by the bank at its discretion).
4. The IDA Account will be opened when an approved project participant comes into a designated location (street address of **NAME OF BANK**) and presents an Account Form, signed by the applicant and the IDA Coordinator, to a teller or Bank Manager along with an initial deposit of at least \$50.00. **NAME OF BANK** will implement staff training and policy and procedure development for IDA Accounts at an estimated in-kind value of \$5,000.00. The Account Form will include the participant's name, address, telephone numbers, social security number, asset goal, total savings goal, monthly savings goal, and method of payment (cash, check, money order, or electronic transfer).

A participant must present an Authorized Withdrawal Form, signed by the participant, IDA Coordinator, Economic Development Director, and Executive Director before the participant's share and match share will be issued toward an authorized withdrawal. This form will include the vendor to whom the cashier's checks will be written and the accurate amounts of the participant's share and the match share plus interest earned.

5. After the IDA Account is opened, participants who make deposits by check or money order may make deposits at any **NAME OF BANK** location by coming in, mailing the deposit, or using online banking. Cash deposits can be made at any location, but cannot be mailed. Deposits must be made before the 4:00 P.M. on the last working day of the month otherwise the deposit will be reflected on the next month's statement.
6. **AFI PROJECT** will be responsible for tracking all monthly allocations for the participant and interest accrued to each participant. Since all matching funds are held in the Reserve Account, the matching contributions plus interest accrued will only be issued from the bank when a participant supplies a completed Authorized Withdrawal Form to the bank and only for the amount stated on the Authorized Withdrawal Form.

7. The IDA Accounts will be regular interest bearing savings account, held in the name of the participant and will accrue interest on a monthly basis at 1.23% (subject to change due to periodic rate adjustments made by the bank at its discretion). The interest rate on the match will be equal to the interest rate received in the Reserve Account.
8. **NAME OF BANK** complies with FDIC accounting regulations, reporting quarterly and annually. **AFI PROJECT** follows Government Auditing Standards: OMB Circular A-IIO Uniform Administrative Requirements for Grants and Agreements for Non Profit Organizations, and A-122 Cost Principles for Non Profit Organizations.
9. **NAME OF BANK** will supply **AFI PROJECT**, free of charge, with a monthly statement or spreadsheet reflecting the deposits, withdrawals, and interest accrued in both the Reserve Account and participants' accounts. Additionally, the \$50 requirement is half that expected of those opening a standard savings account. Each participant will receive, free of charge, a monthly or quarterly statement, which will include their deposits, withdrawals, and interest accrued. These services are estimated at an in-kind value of \$4,000.00.
10. **NAME OF BANK** is making a commitment to **AFI PROJECT**, contingent upon award of IDA grant, of \$80,000.00 nonfederal match to the Federal IDA Program. The funds will be contributed as follows: \$20,000 in 2003, 20,000 first quarter 2004, \$20,000.00 first quarter 2005, and \$20,000 first quarter 2006.
11. In addition to the funds, **NAME OF BANK** will also provide trained bank employees to assist with financial education, which is an estimated in-kind value of \$20.00/hour per employee. The bank will allow **AFI PROJECT** to use the Conference Rooms during or after business hours at an estimated rate of \$50.00/hour as in-kind. **NAME OF BANK** also commits to waive fees customarily associated with opening and monthly service fees of an interest bearing savings account for the Reserve Account and the IDAs, which is an estimated in-kind value of \$5,000.00 for approximately 40 participants.
12. Besides the nonfederal cash match commitment, the total in-kind estimates are valued at \$30,000 over the next 5 years.

## Appendix K. Nonfederal Share Commitment Letter

Nonfederal share commitment letters demonstrate to OCS that an AFI applicant has the required amount of nonfederal funding (greater than or equal to the amount of Federal money requested). Letters or documents confirming this funding are a required component of any AFI application. There is no preferred format for these letters or documents. They simply must indicate the funding levels and be signed by authorized representatives. Below are two examples of AFI Project nonfederal share commitment letters.

### SAMPLE NONFEDERAL SHARE AGREEMENT 1

**FUNDER NAME** has awarded \$(*total amount*) to **AFI PROJECT** to support the implementation of their **AFI PROJECT** Individual Development Account Program. **FUNDER NAME** will provide \$XXX to support participant IDA savings for homeownership accounts. The remaining funds, \$XXX, will be used to support project administration and evaluation.

**FUNDER NAME** empowers **AFI PROJECT** to commit \$XXX of the total award for the **AFI PROJECT** application for funding under the Assets for Independence Demonstration Program. These funds are to be used exclusively to support the AFI Project.

These funds will be disbursed as necessary, and in accordance with the approved funding application submitted to **FUNDER NAME** when the **AFI PROJECT** application is funded.

*Signed by Official of Funding Agency*

### SAMPLE NONFEDERAL SHARE AGREEMENT 2

**FUNDER NAME** has committed \$XXX to the **AFI PROJECT** for support of its Asset Building Program. On (*date*), **FUNDER NAME** delivered to **AFI PROJECT** staff \$XXX of these funds. The remaining funds will be delivered in Year Two of this program. **FUNDER NAME** has provided \$XXX in match dollars for homeownership accounts. The remaining funds, \$XXX, will be used to support project administration and evaluation.

**FUNDER NAME** empowers **AFI PROJECT** to commit \$XXX of the match funds for the purposes of the **AFI PROJECT** application for funding to the Assets for Independence Demonstration Program.

In addition, **FUNDER NAME** will provide in-kind services appropriate to support the program such as: assistance with economic literacy classes, financial mentors for participants, assistance with homeownership trainings, and training on home mortgages.

**FUNDER NAME** is pleased to support the efforts of **AFI PROJECT** as they begin the pioneering work of providing economic literacy and asset building opportunities for low-income individuals of (*community name*).

*Signed by Official of Funding Agency*

# APPENDIX L. SAMPLE BUDGET

## Fiscal Years 2005–09 AFI Project Budget

EXPENSES	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008
<b>Personnel Expenses</b>					
WAGES and SALARIES	\$111,923	\$118,638	\$122,197	\$125,863	\$129,639
BENEFITS EXPENSE	26,153	27,722	28,554	29,411	30,293
Total Personnel	138,076	146,360	150,751	155,274	159,932
<b>Support Expenses</b>					
CONSULTANTS	15,721	—	18,000	—	—
COPYING and PRINTING	8,107	8,513	8,939	9,386	9,855
DEPRECIATION	6,753	7,091	7,446	7,818	8,209
DUES and SUBS	324	340	357	375	394
EDUCATION EXPENSE	—	10,000	10,000	10,000	10,000
EQUIPMENT EXPENSE	2,394	2,514	2,640	2,772	2,911
EQUIPMENT MTNCE	1,174	1,233	1,295	1,360	1,428
EVENTS	3,425	3,596	3,776	3,965	4,163
INSURANCE EXPENSE	1,532	1,609	1,690	1,774	1,863
INTEREST EXPENSE	1,982	2,081	2,185	2,294	2,409
LEGAL and AUDIT	798	838	880	924	970
MISCELLANEOUS EXPENSE	1,986	2,085	2,189	2,298	2,413
OCCUPANCY	4,262	4,475	4,699	4,934	5,181
POSTAGE	971	1,020	1,071	1,125	1,181
STAFF TRAINING	5,887	6,181	6,490	6,815	7,156
SUPPLIES	1,567	1,645	1,727	1,813	1,904
TELEPHONE	833	875	919	965	1,013
TRAVEL	2,827	2,968	3,116	3,272	3,436
Total Support Expenses	60,543	57,064	77,419	61,890	64,486
<b>TOTAL PROGRAM COSTS</b>	198,619	203,424	228,170	217,164	224,418
<b>Revenue</b>					
EARNED INCOME	8,000	12,000	10,000	7,000	4,000
PRIVATE	167,099	166,824	191,770	192,464	202,718
PUBLIC	23,520	24,600	26,400	17,700	17,700
<b>TOTAL PROGRAM REVENUE</b>	\$198,619	\$203,424	\$228,170	\$217,164	\$224,418



## **APPENDIX M. AFI Program Announcement, Published February 9, 2005**

Dated: February 1, 2005.

**Betsey Dunaway,**

*Acting Reports Clearance Officer, Office of the Chief Science Officer, Centers for Disease Control and Prevention.*

[FR Doc. 05-2487 Filed 2-8-05; 8:45 am]

BILLING CODE 4163-18-P

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

[60Day-05-0006]

#### Proposed Data Collections Submitted for Public Comment and Recommendations

In compliance with the requirement of Section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995 for opportunity for public comment on proposed data collection projects, the Centers for Disease Control and Prevention (CDC) will publish periodic summaries of proposed projects. To

request more information on the proposed projects or to obtain a copy of the data collection plans and instruments, call 404-371-5976 or send comments to Seleda Perryman, CDC Assistant Reports Clearance Officer, 1600 Clifton Road, MS-D74, Atlanta, GA 30333 or send an e-mail to [omb@cdc.gov](mailto:omb@cdc.gov).

Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Written comments should be received within 60 days of this notice.

#### Proposed Project

Statement in Support of Application for Waiver of Inadmissibility (0920-0006)—Extension “National Center for Infectious Diseases (NCID), Centers for Disease Control and Prevention (CDC).

Section 212(a)(1) of the Immigration and Nationality Act states that aliens with specific health-related conditions are ineligible for admission into the United States. The Attorney General may waive application of this inadmissibility on health-related grounds if an application for waiver is filed and approved by the consular office considering the application for visa. NCID Division of Global Migration and Quarantine uses this application primarily to collect information to establish and maintain records of waiver applicants in order to notify the U. S. Citizenship and Immigration Services (USCIS) when terms, conditions and controls imposed by waiver are not met. NCID is requesting the extension of this data for 3 years. There are no costs to respondents except their time.

ANNUALIZED BURDEN TABLE

Respondents	No. of respondents	No. of responses per respondent	Average burden per response (in hours)	Total burden (in hours)
Businesses or Organizations .....	200	1	10/60	33
Total .....				33

Dated: February 2, 2005.

**Betsey Dunaway,**

*Acting Reports Clearance Officer, Office of the Chief Science Officer, Centers for Disease Control and Prevention.*

[FR Doc. 05-2488 Filed 2-8-05; 8:45 am]

BILLING CODE 4163-18-P

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

#### National Center for Chronic Disease Prevention and Health Promotion Conference Support Program; Correction

A notice announcing the availability of Fiscal Year 2005 funds to award a Grant Agreement to Support Chronic Disease Prevention and Health Promotion Conferences, PA 05031 was published in the **Federal Register** on November 3, 2004, Volume 69, Number 212, pages 64057-64062. The notice is corrected as follows:

On page 64059, first column, under III.3 Other, Special Requirements, fourth bullet, delete the bullet that reads, “Applicants who do not submit a LOI will not be eligible to submit an application for review or funding.”

On page 64059, first column, under IV.2 Content and Form of Submission, Letter of Intent (LOI), first paragraph, delete the first and the fourth sentence that reads, “A LOI is required for this Program Announcement” and “If you do not submit a LOI, you will not be allowed to submit an application.”

On page 64060, first column, under IV.3 Submission Dates and Times, change to extend the LOI Deadline Date: Cycle B: February 14, 2005, delete the paragraph that reads, “CDC requires that you submit a LOI if you intend to apply for this program. Although the LOI will not be evaluated, and does not enter into review of your subsequent application, failure to submit a timely LOI will preclude you from submitting an application.” and replace with the following, “CDC requests that you send a LOI if you intend to apply for this program. Although the LOI is not required, not binding, and does not

enter into the review of your subsequent application, the LOI will be used to gauge the level of interest in this program, and to allow CDC to plan the application review.”

Dated: February 3, 2005.

**William P. Nichols,**

*Director, Procurement and Grants Office, Centers for Disease Control and Prevention.*

[FR Doc. 05-2493 Filed 2-8-05; 8:45 am]

BILLING CODE 4163-18-P

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Administration for Children and Families

#### Office of Community Services Funding Opportunity

*Funding Opportunity Title:* Assets for Independence Demonstration Program.

*Announcement Type:* Grant-Initial.

*Funding Opportunity Number:* HHS-2005-ACF-OCS-EI-0053.

*CFDA Number:* 93.602.

*Category of Funding Activity:* Income Security and Social Services.

*Executive Summary:*

The Administration for Children and Families, Office of Community Services (OCS) will accept applications for financial assistance to establish and administer Assets for Independence (AFI) Projects. These projects assist low-income people in becoming economically self-sufficient. They do so by teaching project participants about economic and consumer issues and enabling them to establish matched savings accounts called Individual Development Accounts (IDA) in order to save for a first home, a business or higher education. Grantees must participate in an on-going national evaluation of the impact of AFI Projects and IDAs.

This is a standing announcement. It is effective until canceled or changed by the Office of Community Services.

Applicants may submit applications at any time throughout the year. OCS will review and make funding decisions about applications submitted by any of three due dates: March 15, June 15 and November 1. (If a date falls on a weekend, the due date will be the following Monday.) For example, starting in mid-March annually, OCS will review all applications submitted November 2 through March 15. Starting in early June, OCS will review all applications submitted March 16 through June 15. And, starting in early November, OCS will review all applications submitted June 16 through November 1. Unsuccessful applicants may submit a new application in any succeeding application period.

Grantees must comply with terms of the Assets for Independence Act (AFIA) (Title IV of the Community Opportunities, Accountability, and Training and Educational Services Act of 1998, as amended, Public Law 105–285, 42 U.S.C. 604 note) in submitting an application and administering an AFI Project.

The OCS Asset Building Web site (at <http://www.acf.hhs.gov/assetbuilding>) includes information about the AFI Program. The Web site presents a wealth of ideas and suggestions for developing and managing an AFI Project. In particular, it includes downloadable text of the AFI Act and a synopsis of grantee responsibilities imposed by the Act. It also features a downloadable guidebook, The AFI Project Builder that covers many topics and includes suggestions and best practices for planning, starting and implementing an AFI Project. Applicants can visit the website to obtain more in-depth information regarding the requirements for applying for and implementing an AFI Project.

**Priority Area 1****I. Funding Opportunity Description**

The Administration for Children and Families, Office of Community Services (OCS) will accept applications for financial assistance to establish and administer Assets for Independence (AFI) Projects. These projects assist low-income people in becoming economically self-sufficient. They do so by teaching project participants about economic and consumer issues and enabling them to establish matched savings accounts called Individual Development Accounts (IDA) in order to save for a first home, a business or higher education. Grantees must participate in an on-going national evaluation of the impact of AFI Projects and IDAs.

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The OCS Asset Building Web site (at <http://www.acf.hhs.gov/assetbuilding>) includes additional information about the AFI Program. The website includes a wealth of ideas and suggestions for developing and managing an AFI Project. In particular, it includes downloadable text of the AFI Act and a synopsis of grantee responsibilities imposed by the Act. It also features a downloadable guidebook, The AFI Project Builder that covers many topics and includes suggestions and best practices for planning, starting and implementing an AFI Project. Applicants can visit the website to obtain more in-depth information

regarding the requirements for applying for and implementing an AFI Project.

*Program Purpose and Scope*

The purpose of the Assets for Independence Program is to demonstrate and evaluate the effectiveness of asset-building projects that assist low-income people in becoming economically self-sufficient by teaching them about economic and consumer issues and enabling them to establish matched savings accounts called Individual Development Accounts (IDA). The program is demonstrating and evaluating the effects of AFI projects and IDAs in terms of increasing the economic self-sufficiency of low-income families; promoting savings for first-time homeownership, post-secondary education, and small business or micro-enterprise development; and stabilizing and improving families and communities.

OCS seeks to support innovative AFI Projects administered by national, State-wide, regional and community-based organizations. Organizations that may apply include, but are not limited to, Community Action Agencies; community development corporations; financial institutions such as banks, credit unions, and community development financial institutions; faith-based and community organizations; State and local government agencies; and other organizations such as marriage strengthening coalitions; service and fraternal organizations; schools, colleges and universities; and consortia or groups of organizations that collaborate to administer an AFI Project.

A broad range of organizations may be eligible for AFI Project funding, including the following:

- Organizations with projects that serve communities and groups that are less represented among the current AFI Projects such as residents of rural areas and Native American individuals or communities.
- Organizations with projects involving schools, colleges or universities to provide services to youth who are saving to attend higher education.
- Organizations with projects involving area businesses to provide services to the employees of those businesses. This may include local government agencies that seek to provide an IDA benefit for their employees.
- Organizations with projects involving the agency that manages the local welfare (Temporary Assistance for Needy Families—TANF) program; other offices that manage employment, education, and training

initiatives; and agencies that manage child support enforcement.

—Organizations with projects administered by a consortium or network of organizations including a lead organization and one or more subsidiary organizations. In this arrangement, a lead organization receives the OCS funding and administers the overall AFI Project including the financial accounting services for the project, while the subsidiary organizations provide services to project participants in a defined locality or a certain target population in a region, State, city or other geographic area. OCS believes such consortia or network arrangements may be particularly cost effective and efficient.

—Organizations with projects involving family strengthening coalitions and related organizations in an effort to integrate asset-building work with activities that promote healthy marriage and family formation. These activities may include, for example, communication skills training, marriage-oriented financial education, family budgeting, and marriage enrichment training. The goal for integrating asset building with healthy marriage projects is to link financial education with family budgeting abilities and marital communication skills that help to strengthen families and improve the communities in which families live.

OCS encourages and will provide preference to applicants that:

- Propose projects that will enroll participants from households with children;
- Propose projects that will enroll individuals residing within relatively well-defined neighborhoods or communities that experience high rates of poverty or unemployment; or
- Propose projects with a proportionally greater amount of funds committed from private sector sources.

## II. Award Information

*Funding Instrument Type:* Grant.

*Anticipated total priority area funding:* \$18,000,000.

*Anticipated number of awards:* 50 to 60.

*Average Projected Award Amount per project period:* \$327,273.

*Length of Project Periods:* Other.

*Explanation of other:* 5 year (60 months) project period with 5 year (60 months) budget period.

*Ceiling of Individual Awards per project period:* \$1,000,000.

*Floor on amount of individual awards per project period:* None.

## III. Eligibility Information

### 1. Eligible Applicants

State governments;  
County governments;  
City or township governments;  
Special district governments;  
Independent school districts;  
State controlled institutions of higher education;

Native American tribal governments (Federally recognized);

Public Housing authorities/Indian housing authorities;

Native American tribal organizations (other than Federally recognized tribal governments); and

Non-profits having a 501(c)(3) status with the IRS, other than institutions of higher education.

Additional Information on Eligibility:

Both Faith and Community-based organizations having 501(c)(3) status with the Internal Revenue Service are eligible to apply.

State, tribal, county, or local governments; school districts; public housing authorities; and other governments or agencies are eligible only as joint-applicants with a non-profit organization having 501(c)(3) status.

Low-Income Credit Unions and Community Development Financial Institutions are eligible only if they demonstrate a strong collaborative relationship with one or more local community-based organization(s) that seek to address poverty and the economic needs of community residents. Such community-based organizations may be any number of types of entities such as philanthropic foundations, community foundations, for-profit organizations, or non-profit organizations. If a non-profit, they are not required to have 501(c)(3) status.

Applicant Low-Income Credit Unions and Community Development Financial Institutions may be a subsidiary of or otherwise affiliated with a State, local or Tribal government, or any non-profit or for-profit organization.

Applicant Low-Income Credit Unions must submit official documentation that the National Credit Union Administration has designated the organization as such. For information about Low-Income Credit Unions, see <http://www.ncua.gov>.

Applicant Community Development Financial Institutions must submit official documentation that the U.S. Department of the Treasury has designated the organization as such. For information about Community Development Financial Institutions, go to <http://www.cdfifund.gov>.

Applications submitted by joint applicants, for example, by a State, local

or Tribal government agency and a non-profit organization, must clearly identify the organizations that are the joint applicants. The required Standard Form 424 "Application for Federal Assistance" must be signed by an authorized representative of the one joint applicant that will be responsible for grant administration and AFI Project implementation. The responsible applicant may be either the government agency or the non-profit organization.

Current AFI Project grantees may submit funding applications for new five-year projects. They will be reviewed competitively with all other applications.

Please see Section IV, for required documentation supporting eligibility and/or funding restrictions.

### 2. Cost Sharing/Matching

*Cost Sharing/Matching:* Yes.

#### Matching/Cost-Sharing

Grantees are required to meet a non-Federal share of project costs in accordance with Section 406(b) of the Assets for Independence Act. Grantees must provide at least 50 percent of the total approved cost of the project. The total approved cost of the project is the sum of the ACF share and the non-Federal share. The non-Federal share may be met by cash contributions only. Therefore, a project requesting \$350,000 in Federal funds (based on an award of \$350,000 per budget period) must provide a match of at least \$350,000 (50 percent of the total approved project costs). Grantees will be held accountable for commitments of non-Federal resources even if over the amount of the required match. Failure to provide the amount will result in disallowance of Federal funds. Lack of supporting documentation at the time of application will not impact the responsiveness of the application for competitive review.

Please note however that although applications that fail to provide such documentation at the time of application submission will not be barred from competitive review, matching/cost sharing will be used as an evaluation and/or preference criterion. Please see Section I. Funding Opportunity Description for a description of the matching/cost share requirement as a preference criterion. Please also see Section V.1 Budget and Budget Justification for the specific matching/cost sharing criterion that will be evaluated to support this preference.

### 3. Other

All applicants must have a Dun & Bradstreet Number. On June 27, 2003

the Office of Management and Budget published in the **Federal Register** a new Federal policy applicable to all Federal grant applicants. The policy requires all Federal grant applicants to provide a Dun and Bradstreet Data Universal Numbering System (DUNS) number when applying for Federal grants or cooperative agreements on or after October 1, 2003. The DUNS number will be required whether an applicant is submitting a paper application or using the government-wide electronic portal <http://www.grants.gov/>. A DUNS number will be required for every application for a new award or renewal/continuation of an award, including applications or plans under formula, entitlement and block grant programs, submitted on or after October 1, 2003.

Please ensure that your organization has a DUNS number. You may acquire a DUNS number at no cost by calling the dedicated toll-free DUNS number request line on 1-866-705-5711 or you may request a number on-line at <http://www.dnb.com>.

Non-profit organizations applying for funding are required to submit proof of their non-profit status.

Proof of non-profit status is any one of the following:

- A reference to the applicant organization's listing in the Internal Revenue Service's (IRS) most recent list of tax-exempt organizations described in the IRS code.
- A copy of a currently valid IRS tax exemption certificate.
- A statement from a State taxing body, State Attorney General, or other appropriate State official certifying that the applicant organization has a non-profit status and that none of the net earnings accrue to any private shareholders or individuals.
- A certified copy of the organization's certificate of incorporation or similar document that clearly establishes non-profit status.
- Any of the items in the subparagraphs immediately above for a State or national parent organization and a statement signed by the parent organization that the applicant organization is a local non-profit affiliate.

(The Only Applicable Methods For the Assets For Independence Program Are the First and Second Bulleted Items. The Applicant Should Disregard the Other Areas Listed.)

When applying electronically we strongly suggest that you attach proof of non-profit status with your electronic application.

Private, non-profit organizations are encouraged to submit with their applications the survey located under

"Grant Related Documents and Forms," "Survey for Private, Non-Profit Grant Applicants," titled, "Survey on Ensuring Equal Opportunity for Applicants," at: <http://www.acf.hhs.gov/programs/ofs/forms.htm>.

#### Disqualification Factors

Applications that exceed the ceiling amount will be considered non-responsive and will not be eligible for funding under this announcement.

Any application post-marked after 4:30 p.m. eastern time on the deadline date will not be considered for competition.

#### IV. Application and Submission Information

##### 1. Address To Request Application Package

Office of Community Services, ATTN: Assets for Independence Program, 370 L'Enfant Promenade, SW., #500 West, Washington, DC 20447, Phone: 202-401-4626, Fax: 202-401-5718, E-mail: [afiprogram@acf.hhs.gov](mailto:afiprogram@acf.hhs.gov), URL: <http://www.acf.hhs.gov/grants/open/HHS-2005-ACF-OCS-EI-0053.html>.

##### 2. Content and Form of Application Submission

##### Application Format

You may submit your application in either electronic or paper format.

To submit an application electronically, please use the <http://www.Grants.gov/Apply> site. If you use Grants.gov, you will be able to download a copy of the application package, complete it off-line, and then upload and submit the application via the Grants.gov site. ACF will not accept grant applications via e-mail or facsimile transmission.

Please note the following if you plan to submit your application electronically via Grant.gov:

- Electronic submission is voluntary.
- When you enter the Grants.Gov site, you will find information about submitting an application electronically through the site, as well as the hours of operation. We strongly recommend that you do not wait until the application deadline to begin the application process through Grants.Gov.

• We recommend you visit Grants.Gov at least 30 days prior to filling your application to fully understand the process and requirements. We encourage applicants who submit electronically to submit well before the closing date and time so that if difficulties are encountered an applicant can still send in a hard copy overnight. If you encounter difficulties, please contact the Grants.Gov Help Desk

at 1-800-518-4726 to report the problem and obtain assistance with the system.

• To use Grants.Gov you as the applicant, must have a DUNS Number and register in the Central Contact Registry (CCR). You should allow a minimum of five days to complete the CCR registration.

• You will not receive additional point value because you submit a grant application in electronic format, nor will we penalize you if you submit an application in paper format.

• You may submit all documents electronically, including all information typically included on the SF 424 and all necessary assurances and certifications.

• Your application must comply with any page limitation requirements described in the program announcement.

• After you electronically submit your application, you will receive an automatic acknowledgement from Grants.gov that contains a Grants.gov tracking number. The Administration for Children and Families will retrieve your application from Grant.gov.

• We may request that you provide original signatures on forms at a later date.

• You may access the electronic application for this program on <http://www.grants.gov>.

• You must search for the downloadable application package by the CFDA number.

An original and two copies of the complete application are required. The original and each of the two copies must include all required forms, certifications, assurances, and appendices, be signed by an authorized representative, have original signatures, and be submitted unbound.

Private, non-profit organizations are encouraged to submit with their applications the survey located under "Grant Related Documents and Forms," "Survey for Private, Non-Profit Grant Applicants," titled, "Survey on Ensuring Equal Opportunity for Applicants," at: <http://www.acf.hhs.gov/programs/ofs/forms.htm>.

##### Number of Pages in Application Package

Please number all application pages sequentially, beginning with the proposal abstract as page number one. Include page numbers for supplemental documents including appendices. Please do not include organizational brochures or other promotional materials, slides, films, newspaper clips, and so forth.

Applications should be thorough yet concise. We suggest up to 40 pages for the table of contents, project abstract

and project narrative, and any number of additional pages for required standard forms, assurances, certifications, disclosures, appendices, and supplemental documents.

#### Proof of Non-Profit Status

Non-profit organizations applying for funding are required to submit proof of their non-profit status.

Proof of non-profit status is any one of the following:

- A reference to the applicant organization's listing in the Internal Revenue Service's (IRS) most recent list of tax-exempt organizations described in the IRS code.
- A copy of a currently valid IRS tax exemption certificate.
- A statement from a State taxing body, State Attorney General, or other appropriate State official certifying that the applicant organization has a non-profit status and that none of the net earnings accrue to any private shareholders or individuals.
- A certified copy of the organization's certificate of incorporation or similar document that clearly establishes non-profit status.
- Any of the items in the subparagraphs immediately above for a State or national parent organization and a statement signed by the parent organization that the applicant organization is a local non-profit affiliate.

(The Only Applicable Methods for the Assets for Independence Program Are the First and Second Bulleted Items. The Applicant Should Disregard the Other Areas Listed.)

#### Proof of Low Income Credit Union Status

Applicant Low-Income Credit Unions must submit official documentation that the National Credit Union Administration has designated the organization as such. For information about Low-Income Credit Unions, see <http://www.ncua.gov>.

#### Proof of Community Development Financial Institution Status

Applicant Community Development Financial Institutions must submit official documentation that the U. S. Department of the Treasury has designated the organization as such. For information about Community Development Financial Institutions, go to <http://www.cdfifund.gov>.

#### Standard Forms and Certifications

The project description should include all the information requirements described in the specific evaluation criteria outlined in the

program announcement under Section V Application Review Information. In addition to the project description, the applicant needs to complete all the standard forms required for making applications for awards under the announcement.

Applicants seeking financial assistance under this announcement must file the Standard Form (SF) 424, Application for Federal Assistance; Standard Form 424A. Budget Information-Non-Construction Programs; Standard Form 424B, Assurances: Non-Construction Programs. The forms may be reproduced for use in submitting applications. Applicants must sign and return the standard forms with their application.

Applicants must furnish prior to award an executed copy of the Standard Form LLL, Certification Regarding Lobbying, when applying for an award in excess of \$100,000. Applicants who have used non-Federal funds for lobbying activities in connection with receiving assistance under this announcement shall complete a disclosure form, if applicable, with their applications (approved by the Office of Management and Budget under control number 0348-0046). Applicants must sign and return the certification with their application.

Applicants must also understand that they will be held accountable for the smoking prohibition included within Public Law 103-227. Title XII Environmental Tobacco Smoke (also known as the PRO-KIDS ACT of 1994). A copy of the **Federal Register** notice which implements the smoking prohibition is included with forms. By signing and submitting the application, applicants are providing certification and need not mail back the certification with the application.

Applicants must make the appropriate certification of their compliance with all Federal statutes related to nondiscrimination. By signing and submitting the applications, applicants are providing certification and need not mail back the certification form. Complete the standard forms and the associated certifications and assurances based on the instructions on the forms. The forms and certifications may be found at <http://www.acf.hhs.gov/programs/ofs/forms.htm>.

Please see Section V.1. Criteria, for instructions on preparing the full project description.

#### 3. Submission Dates and Times

##### Explanation of Due Dates

The closing time and date for receipt of applications is referenced above.

Mailed applications postmarked after the closing date will be classified as late.

**Deadline:** Mailed applications shall be considered as meeting an announced deadline if they are either received on or before the deadline date or sent on or before the deadline date and received by ACF in time for the independent review referenced in *Section IV.6*.

Applicants must ensure that a legibly dated U.S. Postal Service postmark or a legibly dated, machine produced postmark of a commercial service is affixed to the envelope/package containing the application(s). To be acceptable of proof of timely mailing, a postmark from a commercial mail service must include the logo/emblem of the commercial mail service company from the applicant. Private Metered postmarks shall not be acceptable as proof of timely mailing. (Applicants are cautioned that express/overnight mail services do not always deliver as agreed.)

Applicants hand carried by applicants, applicant couriers, or by other representatives of the applicants shall be considered as meeting an announced deadline if they are received on or before the deadline date, between the hours of 8 a.m. and 4:30 p.m., e.t., at the address referenced in *Section IV.6*., between Monday and Friday (excluding Federal holidays). Applicants are cautioned that express/overnight mail services do not always deliver as agreed.

ACF cannot accommodate transmission of applications by fax. Therefore, applications transmitted to ACF by fax will not be accepted regardless of date or time of submission and time of receipt.

**Late applications:** Applications which do not meet the criteria above are considered late applications. ACF shall notify each late applicant that its application will not be considered in the current competition.

**Extension of deadlines:** ACF may extend application deadlines when circumstances such as acts of God (flood, hurricanes, etc.) occur, or when there are widespread disruptions of mail service, or in other rare cases. Determination to extend or waive deadline requirements rest with the Chief Grants Management Officer.

#### Checklist

You may use the checklist below as a guide when preparing your application package.

What to submit	Required content	Required form or format	When to submit
Project Abstract .....	See Section IV and V .....	Format described in IV and V .....	By application due date.
Project Narrative .....	See Section IV and V .....	Format described in IV and V .....	By application due date.
Budget Narrative/Justification .....	See Section IV and V .....	Format described in IV.2 and V. ....	By application due date.
SF424 .....	See Section IV .....	Format described in IV .....	By application due date.
SF424A .....	See Section IV .....	Format described in IV .....	By application due date.
SF424B .....	See Section IV .....	Format described in IV .....	By application due date.
Certification regarding lobbying .....	See Section IV .....	Format described in <a href="http://www.acf.hhs.gov/programs/ofs/forms.htm">http://www.acf.hhs.gov/programs/ofs/forms.htm</a> .	By Time of Award.
Certification regarding environmental tobacco smoke.	See Section IV .....	Format described in <a href="http://www.acf.hhs.gov/programs/ofs/forms.htm">http://www.acf.hhs.gov/programs/ofs/forms.htm</a> .	By Time of Award.
Proof of Non-Profit Status .....	See Section III and IV .....	Format described in III and IV. ....	By Time of Award.
Proof of Low Income Credit Union Status (if applicable).	See Section III and IV .....	Format described in III and IV. ....	By Time of Award.
Proof of Community Development Financial Institution Status (if applicable).	See Section II and IV .....	Format described in III and IV. ....	By Time of Award.

#### Additional Forms

Private, non-profit organizations are encouraged to submit with their

applications the survey located under "Grant Related Documents and Forms," "Survey for Private, Non-Profit Grant Applicants," titled, "Survey on

Ensuring Equal Opportunity for Applicants," at: <http://www.acf.hhs.gov/programs/ofs/forms.htm>.

What to submit	Required content	Required form or format	When to submit
Survey for Private, Non-Profit Grant Applicants.	Per required form .....	May be found at <a href="http://www.acf.hhs.gov/programs/ofs/form.htm">http://www.acf.hhs.gov/programs/ofs/form.htm</a> .	By application due date.

#### 4. Intergovernmental Review

##### State Single Point of Contact (SPOC)

This program is covered under Executive Order 12372, "Intergovernmental Review of Federal Programs," and 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities." Under the Order, States may design their own processes for reviewing and commenting on proposed Federal assistance under covered programs.

As of October 1, 2004, the following jurisdictions have elected to participate in the Executive Order process: Arkansas, California, Delaware, District of Columbia, Florida, Georgia, Illinois, Iowa, Kentucky, Maine, Maryland, Michigan, Mississippi, Missouri, Nevada, New Hampshire, New Mexico, New York, North Dakota, Rhode Island, South Carolina, Texas, Utah, West Virginia, Wisconsin, American Samoa, Guam, North Mariana Islands, Puerto Rico, and Virgin Islands. As these jurisdictions have elected to participate in the Executive Order process, they have established SPOCs. Applicants from participating jurisdictions should contact their SPOC, as soon as possible, to alert them of prospective applications and receive instructions. Applicants must submit all required materials, if any, to the SPOC and indicate the date

of this submittal (or the date of contact if no submittal is required) on the Standard Form 424, item 16a. Under 45 CFR 100.8(a)(2).

A SPOC has 60 days from the application deadline to comment on proposed new or competing continuation awards. SPOCs are encouraged to eliminate the submission of routine endorsements as official recommendations. Additionally, SPOCs are requested to clearly differentiate between mere advisory comments and those official State process recommendations which may trigger the "accommodate or explain" rule.

When comments are submitted directly to ACF, they should be addressed to the U.S. Department of Health and Human Services, Administration for Children and Families, Office of Grants Management, Division of Discretionary Grants, 370 L'Enfant Promenade SW., 4th floor, Washington, DC 20447.

Although the remaining jurisdictions have chosen not to participate in the process, entities that meet the eligibility requirements of the program are still eligible to apply for a grant even if a State, Territory, Commonwealth, etc. does not have a SPOC. Therefore, applicants from these jurisdictions, or for projects administered by federally-recognized Indian Tribes, need take no action in regard to E.O. 12372.

The official list, including addresses, of the jurisdictions elected to participate in E.O. 12372 can be found on the following URL: <http://www.whitehouse.gov/omb/grants/spoc.html>.

A list of the Single Points of Contact for each State and Territory is included with the application materials for this announcement.

#### 5. Funding Restrictions

Grant awards will not allow reimbursement of pre-award costs.

Grantees must comply with terms of the Assets for Independence Act (AFIA) (Title IV of the Community Opportunities, Accountability, and Training and Educational Services Act of 1998, as amended, Public Law 105-285, 42 U.S.C. 604 note) in submitting an application and administering an AFI Project. Prior to award of project funds, OCS may communicate with potential grantees to ensure that the proposed projects conform to the AFI.

Due to statutory limitations, OCS may not award any single AFI Program grant of more than \$1,000,000.00.

#### 6. Other Submission Requirements

**Submission by Mail:** An applicant must provide an original application with all attachments, signed by an authorized representative and two copies. Please see Section IV.3 for an

explanation of due dates. Applications should be mailed to: Office of Community Services Operations Center, Assets for Independence Program, 1515 Wilson Blvd, Suite 100, Arlington, VA 22209, Attention: Administration for Children and Families, Office of Community Services, Assets for Independence Program.

**Hand Delivery:** An applicant must provide an original application with all attachments signed by an authorized representative and two copies. Please see Section IV.3 for an explanation of due dates. Applications should be delivered to: Office of Community Services Operations Center, Assets for Independence Program, 1515 Wilson Blvd, Suite 100, Arlington, VA 22209. Attention: Administration for Children and Families, Office of Community Services, Assets for Independence Program.

**Electronic Submission:** <http://www.grants.gov/>. Please see Section IV.2 Content and Form of Application Submission, for guidelines and requirements when submitting applications electronically.

## V. Application Review Information

*The Paperwork Reduction Act of 1995 (Pub. L. 104-13)*

Public reporting burden for this collection of information is estimated to average 30 hours per response, including the time for reviewing instructions, gathering and maintaining the data needed and reviewing the collection information.

The project description is approved under OMB control number 0970-0139 which expires 4/30/2007.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

The following are instructions and guidelines on how to prepare the "Project Summary / Abstract" and "Full Project Description" sections of the application. Under the evaluation criteria section, note that each criterion is preceded by the generic evaluation requirement under the ACF Uniform Project Description (UPD).

### 1. Criteria

#### Project Summary/Abstract

Provide a summary of the project description (a page or less) with reference to the funding request.

#### Objectives and Need for Assistance

Clearly identify the physical, economic, social, financial, institutional, and/or other problem(s)

requiring a solution. The need for assistance must be demonstrated and the principal and subordinate objectives of the project must be clearly stated; supporting documentation, such as letters of support and testimonials from concerned interests other than the applicant, may be included. Any relevant data based on planning studies should be included or referred to in the endnotes/footnotes. Incorporate demographic data and participant/beneficiary information, as needed. In developing the project description, the applicant may volunteer or be requested to provide information on the total range of projects currently being conducted and supported (or to be initiated), some of which may be outside the scope of the program announcement.

#### Results or Benefits Expected

Identify the results and benefits to be derived.

#### Approach

Outline a plan of action that describes the scope and detail of how the proposed work will be accomplished. Account for all functions or activities identified in the application. Cite factors that might accelerate or decelerate the work and state your reason for taking the proposed approach rather than others. Describe any unusual features of the project such as design or technological innovations, reductions in cost or time, or extraordinary social and community involvement. Provide quantitative monthly or quarterly projections of the accomplishments to be achieved for each function or activity in such terms as the number of people to be served and the number of activities accomplished.

When accomplishments cannot be quantified by activity or function, list them in chronological order to show the schedule of accomplishments and their target dates. If any data is to be collected, maintained, and/or disseminated, clearance may be required from the U.S. Office of Management and Budget (OMB). This clearance pertains to any "collection of information that is conducted or sponsored by ACF." List organizations, cooperating entities, consultants, or other key individuals who will work on the project along with a short description of the nature of their effort or contribution.

#### Evaluation

Provide a narrative addressing how the conduct of the project and the results of the project will be evaluated. In addressing the evaluation of results,

state how you will determine the extent to which the project has achieved its stated objectives and the extent to which the accomplishment of objectives can be attributed to the project. Discuss the criteria to be used to evaluate results, and explain the methodology that will be used to determine if the needs identified and discussed are being met and if the project results and benefits are being achieved. With respect to the conduct of the project, define the procedures to be employed to determine whether the project is being conducted in a manner consistent with the work plan presented and discuss the impact of the project's various activities on the project's effectiveness.

#### Organizational Profiles

Provide information on the applicant organization(s) and cooperating partners, such as organizational charts, financial statements, audit reports or statements from CPAs/Licensed Public Accountants, Employer Identification Numbers, names of bond carriers, contact persons and telephone numbers, child care licenses and other documentation of professional accreditation, information on compliance with Federal/State/local government standards, documentation of experience in the program area, and other pertinent information. If the applicant is a non-profit organization, submit proof of non-profit status in its application. The non-profit agency can accomplish this by providing: (a) A reference to the applicant organization's listing in the Internal Revenue Service's (IRS) most recent list of tax-exempt organizations described in the IRS Code; (b) a copy of a currently valid IRS tax exemption certificate, (c) a statement from a State taxing body, State attorney general, or other appropriate State official certifying that the applicant organization has a non-profit status and that none of the net earnings accrue to any private shareholders or individuals; (d) a certified copy of the organization's certificate of incorporation or similar document that clearly establishes non-profit status, (e) any of the items immediately above for a State or national parent organization and a statement signed by the parent organization that the applicant organization is a local non-profit affiliate.

#### Budget and Budget Justification

Provide a budget with line item detail and detailed calculations for each budget object class identified on the Budget Information form. Detailed calculations must include estimation methods, quantities, unit costs, and



other similar quantitative detail sufficient for the calculation to be duplicated. Also include a breakout by the funding sources identified in Block 15 of the SF-424. Provide a narrative budget justification that describes how the categorical costs are derived. Discuss the necessity, reasonableness, and allocability of the proposed costs.

*Evaluation Criteria:* Members of proposal review panels will score applications based on the following criteria, some of which include factors and sub-factors.

#### Approach 50 Points

*Factor:* Work Plan and Timeline (25 points).

The extent to which the applicant provides a clear work plan for day-to-day operations, including responsibilities of the applicant and those of all participating organizations and financial institutions. The extent to which the work plan describes all significant activities anticipated for the entire 60-month project period such as: (a) Selecting and training key staff for the project; (b) Developing strong collaborations with key government agencies, faith-based organizations, and non-profit and for-profit organizations that will support the overall asset-building strategy; (c) Establishing and maintaining the Project Reserve Account; (d) Developing protocols for managing the Project Reserve Account including a system for allocating interest income for project administration and to project participants; (e) Establishing strong working relationships with one or more financial institution(s) that will participate in the project; (f) Reaching out to community residents, employers, and other key institutions about asset-building strategies in general and the IDA program in particular; (g) Recruiting, screening, and selecting project participants; (h) Determining the unique needs of each participant or group of participants including their needs for economic education, credit repair, and other assistance, as well as determining their particular strengths; (i) Providing economic education, credit repair, asset-specific information and other training or supportive services to participants; (j) Developing savings plans with participants and working with them to save accordingly; (k) Providing payments to project participants' IDAs as match for savings; (l) Establishing and maintaining IDAs for each participant including specific arrangements concerning the accounts with financial institutions or others; (m) Assisting participants who have difficulty completing the economic

education or abiding with the terms of their savings plan; (n) Ensuring that participants use IDAs only as appropriate, including for emergency expenses; (o) Ensuring that participants purchase an eligible, appreciable long-term asset within the program timeframes; (p) Providing follow-up assistance to participants, if needed; (q) Providing required financial and programmatic reports to OCS; (r) Participating actively in the national evaluation of the demonstration program including providing data and other information as required; and (s) Managing periodic internal program reviews concerning staffing, participant successes, and other issues to be addressed.

*Factor:* Tax Services (3 points).

The extent to which the applicant proposes to provide tax preparation assistance and assistance for claiming refundable tax credits such as Federal and State Earned Income Tax Credit and the Child Tax Credit for project participants as part of the overall program.

*Factor:* IDA Match Rate (5 points).

The extent to which the applicant proposes a clear and reasonable match rate or a menu of match rates for participants' IDAs that reflect the costs of eligible assets in the target community(ies).

*Factor:* Innovation (5 points).

The extent to which the applicant proposes any innovative strategies for vital program issues such as recruiting participants; working with local partners such as employers and financial institutions; enhancing financial education and financial literacy strategies; building partnerships with other organizations; using information technology, and so forth. The extent to which the applicant proposes a project that will be a component of other significant and comprehensive neighborhood change projects such as Empowerment Zone, Enterprise Community, Renewal Community projects, Weed and Seed projects, and so forth. The extent to which the applicant proposes a project that will integrate asset-building work with other related vital activities such as promoting healthy marriage and family formation as a means of achieving safety, permanency, and well-being for children and families.

*Factor:* Partners/Collaborations (12 points).

The extent to which the applicant provides a thorough and realistic plan for collaborating with an array of public and private organizations that will be involved in administering the project, describing the roles and responsibilities

of each, their capacity to participate in this project, and the process for recruiting additional partners throughout the project period. If the applicant is the lead organization of a collaborative or group of organizations that will administer the project, the extent to which the applicant clearly describes its capacity and experience in managing multi-agency projects and the roles and responsibilities of each participating organization. The extent to which the applicant presents a well conceived partnership including documentation of a strong relationship with one or more Federally insured financial institution(s) where the Project Reserve Account and participant Individual Development Accounts will be established and maintained. The extent to which the applicant will secure cost-share funds from private sector sources.

#### Organizational Profiles 17 Points

The extent to which the applicant provides clear and convincing information that it has the capacity and relevant experience in developing and operating successful programs or initiatives, including but not limited to efforts for addressing the causes and effects of poverty. The extent to which the applicant identifies a Project Director and staff with relevant experience including specific experience with the target population, working with financial institutions and partners, and implementing successful asset-building approaches and IDA programs.

#### Results or Benefits Expected 10 Points

The extent to which the applicant presents clear outcome and output statements that indicate progress in achieving the objectives (as stated in the Objectives and Need for Assistance criteria section) for delivering asset-building services and affecting the economic status of project participants.

#### Objectives and Need for Assistance 10 Points

*Factor:* Goal and Objectives Statements (5 points).

The extent to which the applicant presents clear program goal(s) supporting asset-building in general and IDAs in particular. The extent to which the applicant presents a small number of clear objective statements that describe anticipated targets or results of the project, such as the following three objectives that are linked to the national AFI Program goals: (1) The increase in the percentage of project participants who are homeowners; (2) The increase in the percentage of project participants

who acquire postsecondary education; and (3) The increase in the percentage of project participants who create or expand a micro-enterprise. The extent to which the program goal(s) and objectives relate to the needs for assistance and strengths identified. The extent to which the applicant's goal(s) and objectives reflect a commitment to the AFI Program and IDAs as tools for reducing poverty.

*Factor: Needs for Assistance and Strengths (5 points).*

The extent to which the applicant clearly identifies the needs and strengths of the target population and community(ies) or neighborhood(s), in terms of the geographic area, potential participant income, and other compelling information such as demographics, savings/assets acquisition, or other factors. The extent to which the applicant proposes a well-conceived project that will target households with children. The extent to which the applicant proposes a well-conceived project that will enroll individuals residing within relatively well-defined neighborhoods or communities that experience high rates of poverty or unemployment.

*Budget and Budget Justification 5 Points.*

The extent to which the applicant presents a clear and realistic budget and justification with reasonable amounts allocated for essential outcome-oriented activities such as program administration, economic education and other training and services for project participants. The extent to which the applicant presents clear evidence, in the form of letters or other documents, that the project will be supported with substantial amounts of non-federal cash funding (no less than the amount of the requested AFI Program grant).

*Evaluation 5 Points*

The extent to which the applicant presents a clear strategy for using an electronic information system to manage the overall project; to manage data about the status of project participants, their savings, and so forth; and to produce semi-annual and annual reports. The extent to which the applicant presents a clear commitment to participate actively in the national evaluation of the overall AFI Program by providing relevant and timely data to OCS and by collaborating with OCS on evaluation activities throughout the five-year project period.

*Project Summary and Abstract 3 Points*

The extent to which the applicant presents a clear one-page document that summarizes key features of the proposed project such as: goals and objectives; information about target community(ies); account structure and program design; partner organizations; locations of service sites; and non-federal funding and other support.

## 2. Review and Selection Process

Since ACF will be using non-Federal reviewers in the review process, applicants have the option of omitting from the application copies (not the original) specific salary rates or amounts for individuals specified in the application budget.

No grant award will be made on the basis of an incomplete application.

## OCS Evaluation of Applications

Applications that comply with required procedures (e.g., those that are submitted timely by an eligible applicant) will be reviewed and rated by a panel based on the evaluation criteria stated in this announcement. OCS will make funding decisions based in part on the review panel scores and in part on other factors. The other factors may include: geographic distribution of AFI Projects; the applicant's record regarding timely and proper completion of federally funded projects; audit and investigative findings and issues; the applicant's progress in resolving any final audit disallowance on Federal funding; and information collected during pre-award site visits by OCS staff or representatives of OCS.

OCS encourages and will provide preference to applicants that:

- Propose projects that will enroll participants from households with children;
- Propose projects that will enroll individuals residing within relatively well-defined neighborhoods or communities that experience high rates of poverty or unemployment; or
- Propose projects with a proportionately greater amount of funds committed from private sector sources.

Please see Section V.1 for the specific evaluation criteria that relate to these preferences.

## Approved But Unfunded Applications

In cases where more applications are approved for funding than ACF can fund with the money available, the Grants Officer shall fund applications in their order of approval until funds run out. In this case ACF has the option of

carrying over approved applications up to a year for funding consideration in a later competition of the same program. These applications need not be reviewed and scored again if the program's evaluation criteria have not changed. However, they must then be placed in rank order along with other applications in later competition.

## 3. Anticipated Announcement and Award Dates

ACF anticipates to award funds in the third and fourth quarters of the fiscal year.

## VI. Award Administration Information

### 1. Award Notices

The successful applicants will be notified through the issuance of a Financial Assistance Award document which sets forth the amount of funds granted, the terms and conditions of the grant, the effective date of the grant, the budget period for which support will be given, the non-Federal share to be provided, and the total project period for which support is contemplated. The Financial Assistance Award will be signed by the Grants Officer and transmitted via postal mail.

Organizations whose applications will not be funded will be notified in writing.

### 2. Administrative and National Policy Requirements

45 CFR Part 74

45 CFR Part 92

Grantees are subject to the requirements in 45 CFR Part 74 (non-governmental) or 45 CFR Part 92 (governmental) organizations.

### 3. Reporting Requirements

Programmatic Reports: Semi-Annually

Financial Status Reports: Semi-Annually

All grantees are required to submit semi-annual and annual program reports; grantees are also required to submit semi-annual and annual expenditure reports using the required financial standard report (SF-269) which can be found at the following URL: <http://www.acf.hhs.gov/programs/ofs/forms.htm>.

## VII. Agency Contacts

*Program Office Contact:* James Gatz, Manager, Assets for Independence Program, Office of Community Services, 370 L'Enfant Promenade, SW., Suite 500 West, Washington, DC 20008, Phone: 202-401-4626, Fax: 202-401-5718, E-mail: [afiprogram@acf.hhs.gov](mailto:afiprogram@acf.hhs.gov).

*Grants Management Office Contact:* Barbara Ziegler Johnson, Office of

Grants Management, Division of Discretionary Grants, 370 L'Enfant Promenade, SW., Aerospace Building, Washington, DC 20447, Phone: 800-281-9519, E-mail: [ocsgrants@acf.hhs.gov](mailto:ocsgrants@acf.hhs.gov).

#### VIII. Other Information

Beginning with FY 2006, the Administration for Children and Families (ACF) will no longer publish grant announcements in the **Federal Register**. Beginning October 1, 2005 applicants will be able to find a synopsis of all ACF grant opportunities and apply electronically for opportunities via: <http://www.Grants.gov>. Applicants will also be able to find the complete text of all ACF grant announcements on the ACF Web site located at: <http://www.acf.hhs.gov/grants/index.html>.

Please visit the OCS Asset Building Web page at <http://www.acf.hhs.gov/assetbuilding> for additional information about this program. The Web site includes a wealth of ideas and suggestions for developing and managing an AFI Project. In particular, it includes downloadable text of the AFI Act and a synopsis of grantee responsibilities imposed by the Act. It also includes a downloadable guidebook, The AFI Project Builder, which includes many tips, suggestions and best practices for planning, starting and implementing an AFI Project. Applicants can visit the site for in-depth information regarding the requirements for applying for and implementing an AFI Project.

Applicants will be sent acknowledgements of received applications.

Dated: February 4, 2005.

**Clarence H. Carter,**

*Director, Office of Community Services.*

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#### DEPARTMENT OF HEALTH AND HUMAN SERVICES

##### Food and Drug Administration

[Docket No. 2005D-0021]

##### International Conference on Harmonisation; Draft Guidance on Q8 Pharmaceutical Development; Availability

**AGENCY:** Food and Drug Administration, HHS.

**ACTION:** Notice.

**SUMMARY:** The Food and Drug Administration (FDA) is announcing the availability of a draft guidance entitled

“Q8 Pharmaceutical Development.” The draft guidance was prepared under the auspices of the International Conference on Harmonisation of Technical Requirements for Registration of Pharmaceuticals for Human Use (ICH). This draft guidance describes the suggested contents for the pharmaceutical development section in the quality module of a regulatory submission in the ICH M4 Common Technical Document (CTD) format. The draft guidance is intended to assist in the development of pharmaceutical studies that provide scientific understanding to support the establishment of specifications and manufacturing controls and serve as the basis for evaluating risk management over the life cycle of the product.

**DATES:** Submit written or electronic comments on the draft guidance by April 11, 2005.

**ADDRESSES:** Submit written comments on the draft guidance to the Division of Dockets Management (HFA-305), Food and Drug Administration, 5630 Fishers Lane, rm. 1061, Rockville, MD 20852. Submit electronic comments to <http://www.fda.gov/dockets/ecomments>. Submit written requests for single copies of the guidance to the Division of Drug Information (HFD-240), Center for Drug Evaluation and Research, Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20857, or the Office of Communication, Training and Manufacturers Assistance (HFM-40), Center for Biologics Evaluation and Research (CBER), Food and Drug Administration, 1401 Rockville Pike, Rockville, MD 20852-1448. The draft guidance may also be obtained by mail by calling the CBRE Voice Information System at 1-800-835-4709 or 301-827-1800. Send two self-addressed adhesive labels to assist the office in processing your requests. Requests and comments should be identified with the docket number found in brackets in the heading of this document. See the **SUPPLEMENTARY INFORMATION** section for electronic access to the draft guidance document.

#### FOR FURTHER INFORMATION CONTACT:

*Regarding the guidance:* Ajaz Hussain, Center for Drug Evaluation and Research (HFD-3), Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20857, 301-594-2847; or Christopher Joneckis, Center for Biologics Evaluation and Research (HFM-20), Food and Drug Administration, 1401 Rockville Pike, Rockville, MD 20852, 301-435-5681.

*Regarding the ICH:* Michelle Limoli, Office of International Programs

(HFG-1), Food and Drug Administration, 5600 Fishers Lane, Rockville, MD 20857, 301-827-4480.

#### SUPPLEMENTARY INFORMATION:

##### I. Background

In recent years, many important initiatives have been undertaken by regulatory authorities and industry associations to promote international harmonization of regulatory requirements. FDA has participated in many meetings designed to enhance harmonization and is committed to seeking scientifically based harmonized technical procedures for pharmaceutical development. One of the goals of harmonization is to identify and then reduce differences in technical requirements for drug development among regulatory agencies.

ICH was organized to provide an opportunity for tripartite harmonization initiatives to be developed with input from both regulatory and industry representatives. FDA also seeks input from consumer representatives and others. ICH is concerned with harmonization of technical requirements for the registration of pharmaceutical products among three regions: The European Union, Japan, and the United States. The six ICH sponsors are the European Commission; the European Federation of Pharmaceutical Industries Associations; the Japanese Ministry of Health, Labour, and Welfare; the Japanese Pharmaceutical Manufacturers Association; the Center for Drug Evaluation and Research and the Center for Biologics Evaluation and Research, FDA; and the Pharmaceutical Research and Manufacturers of America. The ICH Secretariat, which coordinates the preparation of documentation, is provided by the International Federation of Pharmaceutical Manufacturers Associations (IFPMA).

The ICH Steering Committee includes representatives from each of the ICH sponsors and the IFPMA, as well as observers from the World Health Organization, Health Canada, and the European Free Trade Area.

During the July 2003 ICH meeting in Brussels, agreement was reached on a common vision and approach for developing an international plan for a harmonized pharmaceutical quality system that would be applicable across the life cycle of a product. This plan emphasizes an integrated approach to review (assessment) and inspection based on scientific risk management. One aspect of the plan was the establishment of an expert working

## **APPENDIX N. Required Application Forms**

Standard Form 424: Application for Federal Assistance

Standard Form 424A: Budget Information — Non-Construction Programs

Standard Form 424B: Assurances — Non-Construction Programs

Certification Regarding Lobbying — Certification for Contracts, Grants, Loans, and Cooperative Agreements

## Standard Form 424: Application for Federal Assistance

This form is available on the following Internet address:

<http://www.acf.hhs.gov/programs/ofs/forms.htm>

# APPLICATION FOR FEDERAL ASSISTANCE

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b>	Applicant Identifier	
<input type="checkbox"/> Construction	Pre-application	<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier	
<input type="checkbox"/> Non-Construction	<input type="checkbox"/> Construction	<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier	
<input type="checkbox"/> Non-Construction	<input type="checkbox"/> Non-Construction			
<b>5. APPLICANT INFORMATION</b>				
Legal Name:		<b>Organizational Unit:</b>		
		Department:		
Organizational DUNS:		Division:		
<b>Address:</b>		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b>		
Street:		Prefix:	First Name:	
City:		Middle Name		
County:		Last Name		
State:	Zip Code	Suffix:		
Country:		Email:		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> □□-□□□□□□□□		Phone Number (give area code)		Fax Number (give area code)
<b>8. TYPE OF APPLICATION:</b> <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) <input type="checkbox"/> <input type="checkbox"/> Other (specify)		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types)  Other (specify)		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b>  TITLE (Name of Program): □□-□□□□		<b>9. NAME OF FEDERAL AGENCY:</b>		
<b>12. AREAS AFFECTED BY PROJECT</b> (Cities, Counties, States, etc.):		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b>		
<b>13. PROPOSED PROJECT</b>		<b>14. CONGRESSIONAL DISTRICTS OF:</b>		
Start Date:	Ending Date:	a. Applicant	b. Project	
<b>15. ESTIMATED FUNDING:</b>		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>		
a. Federal	\$ . <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON		
b. Applicant	\$ . <sup>00</sup>	DATE:		
c. State	\$ . <sup>00</sup>	b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
d. Local	\$ . <sup>00</sup>	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
e. Other	\$ . <sup>00</sup>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>		
f. Program Income	\$ . <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input type="checkbox"/> No		
g. TOTAL	\$ . <sup>00</sup>			
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>				
<b>a. Authorized Representative</b>				
Prefix	First Name	Middle Name		
Last Name		Suffix		
b. Title		c. Telephone Number (give area code)		
d. Signature of Authorized Representative		e. Date Signed		

## INSTRUCTIONS FOR THE SF-424

Public reporting burden for this collection of information is estimated to average 45 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0043), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

This is a standard form used by applicants as a required face sheet for pre-applications and applications submitted for Federal assistance. It will be used by Federal agencies to obtain applicant certification that States which have established a review and comment procedure in response to Executive Order 12372 and have selected the program to be included in their process, have been given an opportunity to review the applicant's submission.

Item:	Entry:	Item:	Entry:
1.	Select Type of Submission.	11.	Enter a brief descriptive title of the project. If more than one program is involved, you should append an explanation on a separate sheet. If appropriate (e.g., construction or real property projects), attach a map showing project location. For preapplications, use a separate sheet to provide a summary description of this project.
2.	Date application submitted to Federal agency (or State if applicable) and applicant's control number (if applicable).	12.	List only the largest political entities affected (e.g., State, counties, cities).
3.	State use only (if applicable).	13.	Enter the proposed start date and end date of the project.
4.	Enter Date Received by Federal Agency Federal identifier number: If this application is a continuation or revision to an existing award, enter the present Federal Identifier number. If for a new project, leave blank.	14.	List the applicant's Congressional District and any District(s) affected by the program or project
5.	Enter legal name of applicant, name of primary organizational unit (including division, if applicable), which will undertake the assistance activity, enter the organization's DUNS number (received from Dun and Bradstreet), enter the complete address of the applicant (including country), and name, telephone number, e-mail and fax of the person to contact on matters related to this application.	15.	Amount requested or to be contributed during the first funding/budget period by each contributor. Value of in kind contributions should be included on appropriate lines as applicable. If the action will result in a dollar change to an existing award, indicate only the amount of the change. For decreases, enclose the amounts in parentheses. If both basic and supplemental amounts are included, show breakdown on an attached sheet. For multiple program funding, use totals and show breakdown using same categories as item 15.
6.	Enter Employer Identification Number (EIN) as assigned by the Internal Revenue Service.	16.	Applicants should contact the State Single Point of Contact (SPOC) for Federal Executive Order 12372 to determine whether the application is subject to the State intergovernmental review process.
7.	Select the appropriate letter in the space provided. <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> A. State B. County C. Municipal D. Township E. Interstate F. Intermunicipal G. Special District H. Independent School District </div> <div style="width: 45%;"> I. State Controlled Institution of Higher Learning J. Private University K. Indian Tribe L. Individual M. Profit Organization N. Other (Specify) O. Not for Profit Organization </div> </div>	17.	This question applies to the applicant organization, not the person who signs as the authorized representative. Categories of debt include delinquent audit disallowances, loans and taxes.
8.	Select the type from the following list: <ul style="list-style-type: none"> <li>"New" means a new assistance award.</li> <li>"Continuation" means an extension for an additional funding/budget period for a project with a projected completion date.</li> <li>"Revision" means any change in the Federal Government's financial obligation or contingent liability from an existing obligation. If a revision enter the appropriate letter:  <div style="display: flex; justify-content: space-between;"> A. Increase Award C. Increase Duration </div> </li> </ul>	18.	To be signed by the authorized representative of the applicant. A copy of the governing body's authorization for you to sign this application as official representative must be on file in the applicant's office. (Certain Federal agencies may require that this authorization be submitted as part of the application.)
9.	Name of Federal agency from which assistance is being requested with this application.		
10.	Use the Catalog of Federal Domestic Assistance number and title of the program under which assistance is requested.		

## Standard Form 424A: Budget Information — Non-Construction Programs

This form is available on the following Internet address:

<http://www.acf.hhs.gov/programs/ofs/forms.htm>



# BUDGET INFORMATION - Non-Construction Programs

OMB Approval No. 0348-0044

## SECTION A - BUDGET SUMMARY

Grant Program Function or Activity (a)	Catalog of Federal Domestic Assistance Number (b)	Estimated Unobligated Funds		New or Revised Budget		
		Federal (c)	Non-Federal (d)	Federal (e)	Non-Federal (f)	Total (g)
1.		\$	\$	\$	\$	\$
2.						
3.						
4.						
5. Totals		\$	\$	\$	\$	\$

## SECTION B - BUDGET CATEGORIES

6. Object Class Categories	GRANT PROGRAM, FUNCTION OR ACTIVITY				Total (5)
	(1)	(2)	(3)		
a. Personnel	\$	\$	\$	\$	\$
b. Fringe Benefits					
c. Travel					
d. Equipment					
e. Supplies					
f. Contractual					
g. Construction					
h. Other					
i. Total Direct Charges (sum of 6a-6h)					
j. Indirect Charges					
k. TOTALS (sum of 6i and 6j)	\$	\$	\$	\$	\$
7. Program Income	\$	\$	\$	\$	\$

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**SECTION C - NON-FEDERAL RESOURCES**

(a) Grant Program	(b) Applicant	(c) State	(d) Other Sources	(e) TOTALS
8.	\$	\$	\$	\$
9.				
10.				
11.				
12. TOTAL ( <i>sum of lines 8-11</i> )	\$	\$	\$	\$

**SECTION D - FORECASTED CASH NEEDS**

	Total for 1st Year	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
13. Federal	\$	\$	\$	\$	\$
14. Non-Federal					
15. TOTAL ( <i>sum of lines 13 and 14</i> )	\$	\$	\$	\$	\$

**SECTION E - BUDGET ESTIMATES OF FEDERAL FUNDS NEEDED FOR BALANCE OF THE PROJECT**

(a) Grant Program	FUTURE FUNDING PERIODS (Years)			
	(b) First	(c) Second	(d) Third	(e) Fourth
16.	\$	\$	\$	\$
17.				
18.				
19.				
20. TOTAL ( <i>sum of lines 16-19</i> )	\$	\$	\$	\$

**SECTION F - OTHER BUDGET INFORMATION**

21. Direct Charges:	22. Indirect Charges:
23. Remarks:	

## INSTRUCTIONS FOR THE SF-424A

Public reporting burden for this collection of information is estimated to average 180 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0044), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

### General Instructions

This form is designed so that application can be made for funds from one or more grant programs. In preparing the budget, adhere to any existing Federal grantor agency guidelines which prescribe how and whether budgeted amounts should be separately shown for different functions or activities within the program. For some programs, grantor agencies may require budgets to be separately shown by function or activity. For other programs, grantor agencies may require a breakdown by function or activity. Sections A, B, C, and D should include budget estimates for the whole project except when applying for assistance which requires Federal authorization in annual or other funding period increments. In the latter case, Sections A, B, C, and D should provide the budget for the first budget period (usually a year) and Section E should present the need for Federal assistance in the subsequent budget periods. All applications should contain a breakdown by the object class categories shown in Lines a-k of Section B.

### Section A. Budget Summary Lines 1-4 Columns (a) and (b)

For applications pertaining to a *single* Federal grant program (Federal Domestic Assistance Catalog number) and *not requiring* a functional or activity breakdown, enter on Line 1 under Column (a) the Catalog program title and the Catalog number in Column (b).

For applications pertaining to a *single* program *requiring* budget amounts by multiple functions or activities, enter the name of each activity or function on each line in Column (a), and enter the Catalog number in Column (b). For applications pertaining to multiple programs where none of the programs require a breakdown by function or activity, enter the Catalog program title on each line in *Column* (a) and the respective Catalog number on each line in Column (b).

For applications pertaining to *multiple* programs where one or more programs *require* a breakdown by function or activity, prepare a separate sheet for each program requiring the breakdown. Additional sheets should be used when one form does not provide adequate space for all breakdown of data required. However, when more than one sheet is used, the first page should provide the summary totals by programs.

### Lines 1-4, Columns (c) through (g)

*For new applications*, leave Column (c) and (d) blank. For each line entry in Columns (a) and (b), enter in Columns (e), (f), and (g) the appropriate amounts of funds needed to support the project for the first funding period (usually a year).

*For continuing grant program applications*, submit these forms before the end of each funding period as required by the grantor agency. Enter in Columns (c) and (d) the estimated amounts of funds which will remain unobligated at the end of the grant funding period only if the Federal grantor agency instructions provide for this. Otherwise, leave these columns blank. Enter in columns (e) and (f) the amounts of funds needed for the upcoming period. The amount(s) in Column (g) should be the sum of amounts in Columns (e) and (f).

*For supplemental grants and changes* to existing grants, do not use Columns (c) and (d). Enter in Column (e) the amount of the increase or decrease of Federal funds and enter in Column (f) the amount of the increase or decrease of non-Federal funds. In Column (g) enter the new total budgeted amount (Federal and non-Federal) which includes the total previous authorized budgeted amounts plus or minus, as appropriate, the amounts shown in Columns (e) and (f). The amount(s) in Column (g) should not equal the sum of amounts in Columns (e) and (f).

**Line 5** - Show the totals for all columns used.

### Section B Budget Categories

In the column headings (1) through (4), enter the titles of the same programs, functions, and activities shown on Lines 1-4, Column (a), Section A. When additional sheets are prepared for Section A, provide similar column headings on each sheet. For each program, function or activity, fill in the total requirements for funds (both Federal and non-Federal) by object class categories.

**Line 6a-i** - Show the totals of Lines 6a to 6h in each column.

**Line 6j** - Show the amount of indirect cost.

**Line 6k** - Enter the total of amounts on Lines 6i and 6j. For all applications for new grants and continuation grants the total amount in column (5), Line 6k, should be the same as the total amount shown in Section A, Column (g), Line 5. For supplemental grants and changes to grants, the total amount of the increase or decrease as shown in Columns (1)-(4), Line 6k should be the same as the sum of the amounts in Section A, Columns (e) and (f) on Line 5.

**Line 7** - Enter the estimated amount of income, if any, expected to be generated from this project. Do not add or subtract this amount from the total project amount, Show under the program

## INSTRUCTIONS FOR THE SF-424A (continued)

narrative statement the nature and source of income. The estimated amount of program income may be considered by the Federal grantor agency in determining the total amount of the grant.

### Section C. Non-Federal Resources

**Lines 8-11** Enter amounts of non-Federal resources that will be used on the grant. If in-kind contributions are included, provide a brief explanation on a separate sheet.

**Column (a)** - Enter the program titles identical to Column (a), Section A. A breakdown by function or activity is not necessary.

**Column (b)** - Enter the contribution to be made by the applicant.

**Column (c)** - Enter the amount of the State's cash and in-kind contribution if the applicant is not a State or State agency. Applicants which are a State or State agencies should leave this column blank.

**Column (d)** - Enter the amount of cash and in-kind contributions to be made from all other sources.

**Column (e)** - Enter totals of Columns (b), (c), and (d).

**Line 12** - Enter the total for each of Columns (b)-(e). The amount in Column (e) should be equal to the amount on Line 5, Column (f), Section A.

### Section D. Forecasted Cash Needs

**Line 13** - Enter the amount of cash needed by quarter from the grantor agency during the first year.

**Line 14** - Enter the amount of cash from all other sources needed by quarter during the first year.

**Line 15** - Enter the totals of amounts on Lines 13 and 14.

### Section E. Budget Estimates of Federal Funds Needed for Balance of the Project

**Lines 16-19** - Enter in Column (a) the same grant program titles shown in Column (a), Section A. A breakdown by function or activity is not necessary. For new applications and continuation grant applications, enter in the proper columns amounts of Federal funds which will be needed to complete the program or project over the succeeding funding periods (usually in years). This section need not be completed for revisions (amendments, changes, or supplements) to funds for the current year of existing grants.

If more than four lines are needed to list the program titles, submit additional schedules as necessary.

**Line 20** - Enter the total for each of the Columns (b)-(e). When additional schedules are prepared for this Section, annotate accordingly and show the overall totals on this line.

### Section F. Other Budget Information

**Line 21** - Use this space to explain amounts for individual direct object class cost categories that may appear to be out of the ordinary or to explain the details as required by the Federal grantor agency.

**Line 22** - Enter the type of indirect rate (provisional, predetermined, final or fixed) that will be in effect during the funding period, the estimated amount of the base to which the rate is applied, and the total indirect expense.

**Line 23** - Provide any other explanations or comments deemed necessary.

## Standard Form 424B: Assurances — Non-Construction Programs

This form is available on the following Internet address:

<http://www.acf.hhs.gov/programs/ofs/forms.htm>

**ASSURANCES - NON-CONSTRUCTION PROGRAMS**

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0040), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency. Further, certain Federal awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project cost) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
4. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
6. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended, relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and, (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.
7. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

9. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333), regarding labor standards for federally-assisted construction subagreements.
10. Will comply, if applicable, with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
11. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
16. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
17. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		TITLE
APPLICANT ORGANIZATION		DATE SUBMITTED

# **CERTIFICATION REGARDING LOBBYING**

## **Certification for Contracts, Grants, Loans, and Cooperative Agreements**

The undersigned certifies, to the best of his or her knowledge and belief, that:

(1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

(2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, ``Disclosure Form to Report Lobbying," in accordance with its instructions.

(3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## **Statement for Loan Guarantees and Loan Insurance**

The undersigned states, to the best of his or her knowledge and belief, that:

If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the undersigned shall complete and submit Standard Form-LLL, ``Disclosure Form to Report Lobbying," in accordance with its instructions. Submission of this statement is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required statement shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

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Signature

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Title

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Organization